



Prepared For  
JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number  
XXXXXXXXXXXX

Closing Date  
04/23/07

in Full continued

Amount \$

03/23/07	FEDEX #859298843080 ROME NY 32250 TO: & PETERS DECEMBER FL FROM: JANE HAIBRITTER 13440 001 PRIORITY LTR 1LB AWP859298843080 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 9298843080	
03/27/07	ROBB & STUCKY S2 000NAPLES FL 9412613969 Description FURNITURE 000022	
03/27/07	FEDEX #858360110612 ROME NY 34108 TO: JANE HALBRITTER FL FROM: JANE HALBRITTER 13440 004 PRIORITY PKG 26LB AWP858360110612 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 8360110612	
03/31/07	EMBASSY SUITES GREENSBORO NC Arrival Date Departure Date No of Nights 03/28/07 03/31/07 3 00000000	
04/06/07	FEDEX #853245501187 ROME NY 13202 TO: MACHT BRENIER GINGOLD NY FROM: JANE HAIBRITTER 13440 001 PRIORITY BOX 3LB AWP853245501187 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 3245501187	REDACTED
04/06/07	FEDEX #853245501132 ROME NY 13057 TO: ATTORNEY NY FROM: JANE HAIBRITTER 13440 001 PRIORITY BOX 5LB AWP853245501132 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 3245501132	
04/06/07	FEDEX #859298843816 ROME NY 13502 TO: HARB CULLY NY FROM: JANE HAIBRITTER 13440 001 PRIORITY LTR 1LB AWP859298843816 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 9298843816	
04/06/07	FEDEX #859298843827 ROME NY 13676 TO: PINTO MINENSKI WATSON NY FROM: YANE HALBRITLER 13440 001 PRIORITY LTR 1LB AWP859298843827 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 9298843827	
04/06/07	FEDEX #859298843805 ROME NY 13440 TO: MIKE VARRIE NY FROM: JOSE HALBRITTLE 13440 001 STANDARD LTR 1LB AWP859298843805 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 9298843805	

## Due in Full continued

Amount \$

4/12/07	FEDEX #857094821678 ROME 34108 TO: JANIE HOLIBELTER FL FROM: LORETTA GIFFORD 13440 001 PRIORITY PAK 6LB AWB857094821678 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 7094821678	NY
4/16/07	SITE GENIE, LLC 0000ROCHESTER 507-535-7550	MN

REDACTED

## Total Due in Full Activity



Total Savings to Date For This Account	Savings Since Jan 2007	Savings This Period Through Apr 23
\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2007
FEDEX - Ground, Express and International shipments	Ongoing				
HERTZ - Car rentals	Ongoing				
COURTYARD BY MARRIOTT - For participating hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing				
DELTA - Flight purchases	Ongoing				
FAIRFIELD INN BY MARRIOTT - For participating hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing				
FEDEX KINKO'S OFFICE AND PRINT CENTERS - Document solutions and business services	Ongoing				
GATEWAY - Desktop and notebook PCs, servers, storage solutions, and more	Ongoing				
HYATT - Hotels and resorts in the U.S.	Ongoing				
JETBLUE - Flight purchases	Ongoing				
RUBY TUESDAY - Casual dining	Ongoing				
SYMANTEC - Security and Back-up software including Norton(TM) products	Ongoing				
SPRINGHILL SUITES BY MARRIOTT - For particip. hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing				
WINGATE INNS - Hotels in the U.S.	Ongoing				
1-80-FLOWERS.COM - Flowers and gifts	Ongoing				

REDACTED

Totals

#### Other Ways To Save!

#### Great New Places To Use Your Business Card



Folcomer Equipment Corporation is a dealer for new and used construction equipment, rentals, parts and service in Maryland and Delaware.

(CE 108662)

Folcomer:  
[folcomer.com](http://folcomer.com)



Tile Market of Delaware is a provider of ceramic tile, marble and granite from around the world, custom granite countertops, and more. Two stores in Delaware, Wilmington and Lewes.

Tile Market:  
[tilemarketofde.com](http://tilemarketofde.com)

#### Did You Know? You Can Use Your Business Card at...



CSN Stores is capable of helping you expand your business. CSNOfficeFurniture.com has what you need, featuring easy online shopping for premium brands, low prices and great selection.

(CE 108658)

CSN Office:  
[csnofficefurniture.com](http://csnofficefurniture.com)



Advanced Medical Optics (AMO) is a global medical device leader that develops advanced life-improving vision technologies and is focused on providing eye care practitioners with a full range of refractive solutions. For information about their cataract, laser vision correction and eye care products, visit their website [amo-inc.com](http://amo-inc.com).

AMO:  
[amo-inc.com](http://amo-inc.com)



Discrete Wireless is the provider of the Discrete Wireless GPS Fleet Management System. Save 25% on fuel, reduce overtime and increase profits.

Discrete:  
[discretewireless.com](http://discretewireless.com) or  
678-338-5950

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

## Join Exclusive Resorts Now and Save up to \$10,000



EXCLUSIVE  
RESORTS

Join Exclusive Resorts using your Business Platinum Card® and you can save up to \$10,000. Make your next vacation and every one after that better, as you enjoy access to hundreds of multi-million-dollar private homes in dozens of beach, mountain, metropolitan and leisure destinations worldwide, all with the service and amenities of luxury resorts.

(CE 108726)

To find out more about Exclusive Resorts and receive a free Effortless Vacation DVD, call 1-866-450-1658 or visit [exclusiveresorts.com/platinum2](http://exclusiveresorts.com/platinum2)

Terms and conditions apply.

## Important Information for AT&T® All-in-One Customers

(CE 108640)



Please be advised that as of May 1, 2007, AT&T® will no longer be part of the OPEN Savings® program. As a result, effective on or after May 1, 2007, AT&T® Small Business All-in-One Calling Plans billed via automatic bill payment, on a recurring basis, using an American Express® Business Card will no longer be eligible for the prior 3% OPEN Savings® discount. If you should have any questions or should wish to discuss other calling plans, please contact AT&T at the following toll-free telephone number 1-800-329-9384.

## Register for the FedEx Drive Sweepstakes!

(CE 108641)



Register at [drive.fedex.com](http://drive.fedex.com) for a chance to win a \$10,000 American Express® Business Card Statement Credit.\* Play the FedEx Drive instant win games\* daily for prizes like an all-in-one printer/scanner, copier and fax machine or a Ticketmaster® gift card. As always, save an extra 5% when you use your American Express® Business Card at FedEx or FedEx Kinko's. \*\*

Visit [drive.fedex.com](http://drive.fedex.com) today.

\*No purchase necessary to enter. Must be a legal resident of the U.S. and 18 or older. Game ends 4/30/07. See Official Rules at [drive.fedex.com](http://drive.fedex.com) for details. Void where prohibited.

\*\*Purchase must be made with an American Express Business Card. Partners and offers subject to change without notice. Visit [opensavings.com](http://opensavings.com) for complete terms and conditions.

## Have You Experienced JetBlue®? Now 3% to 5% Less

(CE 108665)



Save 3% on JetBlue flights when you pay with your Business Card or 5% with your JetBlue Business Card®. JetBlue joined OPEN Savings®, a built-in savings program that provides automatic savings from participating companies. Your savings will automatically be credited on your statement, no need to enroll. So continue to enjoy low fares and friendly service when you fly JetBlue.

Reserve your next flight today. Visit [jetblue.com](http://jetblue.com) or call 1-800-JETBLUE (538-2583).

JetBlue®--Valid on flights purchased directly from JetBlue by visiting [jetblue.com](http://jetblue.com), calling 1-800-JETBLUE (538-2583), or at the airport. Savings do not apply to Getaways vacation packages, gift cards or to flights purchased through a third party. All American Express® Business Card accounts receive 3% savings with a maximum annual savings of \$1,000 per Card account. JetBlue Business Card® accounts receive an extra 2% savings, for a total of 5% savings with a maximum annual savings of \$2,000 per Card account.

To learn more about OPEN Savings and our participating partners, please visit [opensavings.com](http://opensavings.com)

## Travel Medical Protection - Travel with Peace of Mind

(CE 108666)



Travel Medical Protection, offered exclusively to American Express® Business Cardmembers, provides insurance coverage for up to \$100,000 for eligible expenses related to evacuations and medical and dental emergencies, while on a Covered Trip traveling anywhere in the world, when more than 150 mile radius from Your Permanent Residence for up to 45\* days whether driving, flying on a Scheduled Airline or taking the railroad.

There are some things you can't pack in a suitcase, like adequate insurance. So, travel with peace of mind! To learn more about the coverage or how You can enroll yourself and your loved ones, call 1-800-618-8300 and mention RSVP code 4AV.

Travel Medical Protection is underwritten by AMEX Assurance Company, Administrative office, De Pere, Wisconsin. Coverage is subject to the terms, conditions, and exclusions of Master Policies (varies per state) AX0950, AX0916, AX0124 or Policy Form Number TMP-IND and is subject to change with notice. \*In most states.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

**Membership Rewards®  
Monthly Statement and  
Program News**

Page 5 of 8

Questions about your  
Membership Rewards account,  
contact

**1-800-AXP-EARN**  
(297-3276)

[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

American Express  
Membership Rewards  
P.O. Box 297813  
Miami, FL 33129-9785

Statement Period

**April 1, 2007 - April 30, 2007**

Account activity after this period does not appear on this statement

Prepared for

**JANE HALBRITTER**

Membership Rewards® Account Number

**1M84761600**

Available Points

**565,912**

Points are available when charges are paid in full and all your accounts are in  
good standing.

American Express®

**Account Summary**

Opening points balance	548,895
New points earned	+17,017
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=565,912</b>

**New Points Earned**

4/01/07 - 04/30/07	Points Activity On Eligible Charges	Bonus Points Awarded	Forfeited Points Due To Late Payment	Total Points Activity Per Card
Gold XXX-XXXXX2-64001	431	0	0	431
Platinum XXX-XXXXX4-21004	26,938	0	0	26,938
Business Platinum XXX-XXXXX7-31001	1,939	0	0	1,939
Gold XXX-XXXXX2-64001	0	0	-12,291 04/2007	-12,291
<b>Totals</b>	<b>29,308</b>	<b>0</b>	<b>-12,291</b>	<b>17,017</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred  
earned cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below.**  
Card charges are outlined in the Membership Rewards program Terms and Conditions in your Membership Rewards Guide. If you have  
questions, please visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

**The Golf Academy at the Sea Pines Resort on  
Hilton Head Island**

Play better golf. Guaranteed. At The Golf Academy at the  
Sea Pines Resort on Hilton Head Island. Redeem points for a  
1-, 2- or 3-day golf school. Please call The Golf Academy at  
the Sea Pines Resort on Hilton Head Island at  
**1-800-925-0467** to make your reservation.

To preview this reward  
and to redeem  
points, visit  
[membershiprewards.com](http://membershiprewards.com)  
or call  
**1-800-AXP-EARN**  
(297-3276).

(MR Message 6403)

Terms and conditions of the Membership Rewards® program apply. For more information, visit  
[membershiprewards.com](http://membershiprewards.com). Taxes and fees may apply.

**The Moorings**

The Moorings offers a tropical sailing vacation experience,  
with a fleet of over 770 monohulls and catamarans sailing  
from 26 of the most idyllic destinations around the world. We  
offer luxury all-inclusive packages, with professional captain  
and gourmet chef at your service for 2 to 10 guests. Plus, we  
also offer bareboat vacations for sailors and do-it-yourselfers  
with no formal certification necessary. For reservations and  
information, call The Moorings at **1-888-952-8420** or visit  
**[www.moorings.com](http://www.moorings.com)**

Terms and conditions of the Membership Rewards® program apply. For more information, visit  
[membershiprewards.com](http://membershiprewards.com). Individual partner restrictions may apply.

To preview this reward  
and to redeem  
points, visit  
[membershiprewards.com](http://membershiprewards.com)  
or call  
**1-800-AXP-EARN**  
(297-3276).

(MR Message 1337)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be  
disclosing to the merchant that you meet these criteria.

Continued on reverse





### Redeem Points for Swissotel Hotels & Resorts

Each Swissotel Hotel & Resort captures modern and functional design, with local character and renowned standards of Swiss hospitality, service efficiency and product quality. Guests will find luxurious accommodations and a full range of business and leisure amenities and services in each hotel.

Terms and conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com](http://membershiprewards.com). Taxes and fees may apply. Individual hotel restrictions may apply.

To preview this reward and to redeem points, visit [membershiprewards.com](http://membershiprewards.com) or call 1-800-AXP-EARN (297-3276).

(MR Message 8368)

### Take a Learning Vacation with Smithsonian Journeys

Smithsonian Journeys offers over 250 spectacular learning vacations to destinations in the U.S. and around the world. All tours provide VIP Access and are accompanied by top experts and seasoned insiders who offer personalized attention every step of the way. Redeem points for a \$250, \$500 or \$1,000 reward toward your next learning vacation. Smithsonian Journeys, the best in educational travel.

Terms and conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com](http://membershiprewards.com). \$1,000 certificates are redeemable for international travel only.

To preview this reward and to redeem points, visit [membershiprewards.com](http://membershiprewards.com) or call 1-800-AXP-EARN (297-3276).

(MR Message 3516)

### Make Your Luxury Hotel Stay More Rewarding with Double Points at Select Destination Hotels

Seeking world-class skiing, championship golf, a beach escape, an exclusive spa or a city experience? Choose from one of over 30 Destination Hotels & Resorts nationwide and earn double Membership Rewards® points at select locations through 12/31/07. For details and participating properties, go to [destinationhotels.com/rewards](http://destinationhotels.com/rewards)

Offer valid 1/1/07-12/31/07 at select participating hotels only. Maximum 2500 bonus points per transaction. To earn bonus points, you must be enrolled in the Membership Rewards program at time of stay and charge your stay on an eligible, enrolled American Express® Card. Ineligible rates include but are not limited to, internet wholesale rates (such as third party online travel agents), traditional wholesale rates, or contracted rooms. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 6185.

Earn double Membership Rewards points at select Destination Hotels & Resorts through 12/31/07. For more information and to find participating properties, go to [destinationhotels.com/rewards](http://destinationhotels.com/rewards) (MR Bonus ID 6185)

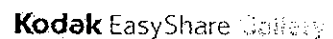
### Earn Double Points on Purchases of \$35 or More at Kodakgallery.com

Earn double Membership Rewards® points with every qualifying purchase of \$35 or more when you visit [kodakgallery.com](http://kodakgallery.com) and use your enrolled American Express® Card. Create photo books, mugs, and more. Or, buy high-quality Kodak prints for as low as 15¢. Kodak Gallery provides a secure and easy way to view, store and share photos with friends and family.

Offer valid until December 31, 2007. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase of \$35 or more to an eligible, enrolled American Express Card. Bonus points will be credited to your Program account 6-8 weeks after charges appear on your billing statement. Bonus ID: 4103.

Create photo gifts for friends and family. Visit [kodakgallery.com](http://kodakgallery.com) to earn 2x points!

(MR Bonus ID 4103)





## Now Accepting American Express® Cards!



CARDS  
WELCOME

**Factory Card & Party Outlet** - Fun and creative solutions for your party and special occasion needs. To find a location near you, visit us online at [FactoryCard.com](http://FactoryCard.com)

**Boat Tree** - The world's largest Regal dealer has a boat to meet everyone's needs. Call **1-800-241-8141** or visit [boattree.com](http://boattree.com) today to find a location near you.

**VeloNews** - Journal of competitive cycling, pro-racing coverage 21 times a year, daily news, features, live race coverage and online specials at [velonews.com](http://velonews.com). **1-800-494-1413**.

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located at the top of your statement or the number that is on the back of your Card.

(CE 108928)

## Now Pay Your Mortgage and Earn Valuable Rewards!



CARDMEMBER  
BENEFITS

Paying for your dream house can help your other dreams come true. By participating in the Express Rewards Mortgage™ program from American Home Mortgage, you can earn valuable rewards on qualifying loans by paying your monthly mortgage payments with your American Express® Card. Plus, you'll get an exclusive set of offers on home-related products and services, and enjoy the convenience and security of having your payments automatically billed to your Card.

Subject to loan related fees including program fee and terms and conditions. Valid for eligible new and refinanced loans. American Express is not responsible for financial services offered by American Home Mortgage.

To learn more about American Home Mortgage and the Express Rewards Mortgage program, please visit [AHMrewards1.com](http://AHMrewards1.com) or call **1-877-597-1200**.

(CE 108821)

## Introducing Local Color



CARDMEMBER  
BENEFITS

Local Color from American Express® Travel allows you to research, plan, and book all details of your next adventure through one website. Read opinions from expert guides and fellow travelers who have seen and done the things you want to see and do yourself. Local Color features reviews and articles from *Lonely Planet*, *IgoUgo*, and *Travel + Leisure*®.

Explore Local Color at [americanexpress.com/colorlocal](http://americanexpress.com/colorlocal)

(CE 108974)

## You Can Help End Childhood Hunger in America!



In support of Share Our Strength on their ongoing effort to end childhood hunger, The Capital Grille is mixing a martini unlike any other. The Carolina Blue Martini is made with Ciroc Vodka, Crème de Mure and fresh berries served with an exquisite Blue Topaz & Diamond Caviar™ Rope Bracelet from acclaimed designer Steven Lagos. A martini is priced at \$1,000, and \$500 from each martini sale will be donated to Share our Strength. Please join us in this most elegant way to support a most worthy cause.

\$1,000 is inclusive of all applicable taxes, purchase is not tax-deductible. For more information on Share Our Strength, a national non-profit organization, visit [strength.org](http://strength.org). Must be at least 21 years of age to consume alcohol.

To find The Capital Grille nearest you, please visit [capitalgrille.com](http://capitalgrille.com)

(CE 108980)

## FREE Nike Golf Amenity Package



Use your American Express® Card when enrolling in the ESPN Golf Schools and receive an exclusive amenity package from Nike Golf worth over \$125. ESPN Golf Schools offers a variety of programs across the U.S. to help you improve your golf game. The latest equipment from Nike Golf is included in all programs. Log on to [espngolfschools.com](http://espngolfschools.com) for dates and locations.

Offer valid through 12/31/07 on enrollment for 2007 schools only and cannot be combined with any other offers. An American Express Card must be used at the time of golf school purchase to be eligible to receive amenity package. Eligible participants will receive their amenity package onsite at their golf school. Participants in corporate golf schools are not eligible for the package. Cardmembers redeeming Membership Rewards® points will not be eligible to receive the amenity package.

[espngolfschools.com](http://espngolfschools.com)

(CE 108981)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

## Experience the Sandals Difference



Sandals Ultra All-Inclusives offer 12 of the most romantic resorts for two people in love. Located on the Caribbean's most exotic islands in Jamaica, St. Lucia, Antigua and The Bahamas, the best of everything is included. Enjoy an astounding array of land and watersports, including unlimited golf and scuba diving. \* Dine at specialty gourmet restaurants and enjoy premium brand drinks. Renew your spirits at Red Lane Spas\*\*--sanctuaries for mind, body and soul that reinterpret classic European spa rituals with a distinctive Caribbean flair. Utilizing renowned Pevonia® botanical products and custom formulations, you'll discover a sense of ease and calm found only in paradise. Other "all-inclusives" claim to include it all...but their add-on charges and hidden fees really add up. Sandals includes all the things you want most, even including tips and transfers.

Book now through 12/15/07 and receive up to 45% off! To book your next American Express Vacations Sandals trip contact American Express Travel at 1-800-AXP-8133.

(CE 109002)

### Terms and Conditions:

AEV tour operated by Travel Impressions, a subsidiary of American Express. Up to 45% savings based on Sandals Dunns River Village Golf Resort and Spa. Valid for booking now through 12/15/07 for travel 8/01/07-12/21/07. \*\*Spa services are additional. \*Resort certification fee not included.

Rates and promotions are accurate at time of printing and are subject to changes, exceptions, cancellation charges and restrictions may apply. Not responsible for errors or omissions in the printing of this message. American Express acts solely as the sales agent for suppliers and is not liable for their actions or inactions. CST# 1022318-10, Washington UBI# 600 469 694, ML# 1192, TA002 Registered Iowa Travel Agency, NV# 2001-0126.

## 50,000 More Reasons to Take Great Vacations



Join Exclusive Resorts® luxury destination club and you can earn up to 250,000 Membership Rewards® bonus points. With Exclusive Resorts, you'll stay in hundreds of extraordinary residences in dozens of the world's most sought-after destinations, all with the service and amenities of a luxury resort.

Offer valid 4/1/2007-12/31/2007. Cardmembers can earn up to 250,000 Membership Rewards bonus points based on Membership Plan purchased. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your entire Transfer Fee and Membership Deposit on an eligible, enrolled American Express® Card. Additional terms and conditions apply, see [exclusiveresorts.com/effortless2](http://exclusiveresorts.com/effortless2) for information. Bonus ID: 7241.

Call 1-866-450-1660 or visit [exclusiveresorts.com/effortless2](http://exclusiveresorts.com/effortless2) for membership information, a free Effortless Vac. DVD, and details on earning up to 250,000 Membership Rewards points when you join.

(CE 109006)

## Stay at a Marriott Resort and Get Up to \$250 to Spend!



Treat yourself to a premium room with a beautiful view of sun-swept beaches, breathtaking desert oases or a signature golf course. When you book a premium room at a participating Marriott and Renaissance Resorts and pay with your American Express® Card, you will receive an American Express branded reward card valued at \$50 for each night you stay--up to a total of five nights.

You must book a premium room and pay with your American Express Card to qualify. Offer valid for reservations booked through September 30, 2007 with travel by December 30, 2007. Offer valid on Promotion code AX6 only. Offer valid for a limited number of rooms. Offer not applicable to groups of ten or more. Other restrictions, including blackout dates may apply. Day of week availability may vary by hotel. Reward card terms and conditions apply.

Visit [Marriott.com/amexresorts](http://Marriott.com/amexresorts) or call 1-877-MARRIOTT, (627-7468) to book your resort package today!

Use Promotion code AX6.

(CE 109036)

## Like a Smithsonian Journey and Get a \$100 Gift Certificate



Smithsonian Journeys offers more than 250 dazzling learning vacations featuring world-class study leaders and guest speakers. Discover travel made exceptional, personal and unforgettable at [SmithsonianJourneys.org](http://SmithsonianJourneys.org) or 1-877-338-8687. When you book your Journey by 8/31/07 using your American Express® Card, you will receive a \$100 gift certificate from [SmithsonianStore.com](http://SmithsonianStore.com). Choose from a wide selection of gemstone jewelry, exclusive apparel, home décor, unique gifts & more--each product evokes the Smithsonian's vast collection of art and artifacts. Offer valid through 8/31/07 and cannot be combined with other offers. Certificate awarded when Journey is paid in full. Limit one certificate per Cardmember.

Visit [Smithsonian Journeys.org](http://SmithsonianJourneys.org), or call 1-877-338-8687, to plan your next great vacation. To receive your \$100 gift certificate from [SmithsonianStore.com](http://SmithsonianStore.com) mention Promotion code AE100. Gift certificate terms and conditions apply. (CE 109012)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.





Prepared For

JANE HALBERT

Account Number

XXXX-XXXXXX-64001

Closing Date

06/08/07

Page 3 of 8

Case 1:07-cv-03848-WHP Document 26-3 Filed 01/18/2008 Page 9 of 52

in Full continued

Amount \$

05/15/07 STORE TO DOOR LLC 00WOBURN MA  
7819320774  
Description  
STORAGE RENTAL  
00000

REDACTED

Total Due in Full Activity

### Important Notice

#### Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel®, the APR is 18.24%, the DPR is 0.0500%

Please refer to page 2  
for further important  
information regarding  
your account





# Platinum Card® Statement of Account

Document 26-9

Filed 01/18/2008 Page 11 of 52

Membership Rewards®  
Points Available

at 05/09/07, when charges due are paid in full and all accounts are in good standing.

Card For  
JANE HALBRITTER

Account Number  
3717-577374-21004

Closing Date  
05/09/07

Page 1 of 10

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$

**Please Pay By  
05/24/07**

Please refer to page 7  
for important information  
regarding your account

To manage your Card account online or to pay your bill, please visit us at [www.americanexpress.com](http://www.americanexpress.com).  
For additional contact information, please see the reverse side of this page.



## Enjoy a Customized Voyage Aboard Your Own Private Yacht

The new Private Yacht Program offers a choice of distinctive yachts available for charter around the world, complete with professional crews and talented chefs. Chart your own course with custom itineraries, personalized menus and flexible, freestyle schedules. Experience an exclusive private yacht charter vacation with a program partner and receive a special benefit of \$500 or more.

Program terms and conditions apply. For full program information, visit [americanexpress.com/platinum](http://americanexpress.com/platinum). For more information about the broad range private yachts available for charter, call the specialists at Platinum Travel Service at 1-800-443-7672.

### Activity

\* Indicates posting date

04/18/07\* PHONE PAYMENT RECEIVED THANK YOU  
XXXXXX17216  
NBT BANK, NATIONAL ASSOCIATION

Amount \$

### Due in Full Activity for JANE HALBRITTER

Amount \$

09/07 COSTCO WHSE #00354 9NAPLES FL  
WHOLESALE CLUB  
04/09/07 COSTCO WHSE #00354 9NAPLES FL  
WHOLESALE CLUB  
04/09/07 EXPRESS NAPLES FL  
EXPRESS APPAREL  
ROC No. 0010000404  
04/09/07 VICTORIA'S SECRETNAPLES FL  
Women's Apparel  
ROC No. 0030005857

REDACTED

Please fold on the perforation below, detach and return with your payment.

### Payment Coupon

Account Number  
3717-577374-21004

**Please Pay By:  
05/24/07**

Continued on Page 3

Please enter account  
number on all checks and  
correspondence.

Make check payable to  
American Express.

### Total Amount Due

See Finance Charges  
section on reverse side for  
a description of when  
additional Finance  
Charges are not assessed  
on Features.

JANE HALBRITTER  
100 W GARDEN ST  
ROME NY 13440-3424

Mail Payment to:

AMERICAN EXPRESS  
P.O. BOX 2855  
NEW YORK NY 10116-2855

Check here if address or  
telephone number has  
changed. Please note  
changes on reverse side.

0000371757737421004 002301726002301726 08 H

*Handwritten:* 516 5863837 Geo

**Payments:** Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. **Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the feature.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. *This method of calculating the ADB and FC results in daily compounding of FC.* **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of a six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
1-800-472-9297

Customer Service and  
Lost or Stolen Card  
1-800-525-3355  
**24 hours/7 days**

Car Rental Loss and  
Damage Insurance  
1-800-338-1670

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-9950  
FAX: 1-800-695-9090  
In NY: 1-800-522-1897

**Large Print and Braille  
Statements**  
1-800-525-3355

Travel Emergency and  
Worldwide Personal  
Assistance and Fine  
Dining  
1-800-345-AMEX

Platinum Card Travel  
Service and Fine Hotels,  
Resorts & Spas  
1-800-443-7672

By Invitation Only  
1-800-321-RSVP



Customer Service  
P.O. Box 7825 C.S.  
Ft. Lauderdale, FL  
33329-7825

Express Cash  
P.O. Box 297815  
Ft. Lauderdale, FL  
33329-7815

**Payments**  
P.O. BOX 2855  
NEW YORK NY  
10116-2855

#### Change of Address

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Code

Home Code and  
Home Phone

Work Code and  
Work Phone

E-mail (optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences.



e in Full continued

Amount \$

04/09/07	DILLARD DEPT STORES NAPLES DEPARTMENT STORE Description DONNA KARAN DONNA KARAN SALES TAX	FL	Price
04/10/07	ALDO ESTERO SHOE STORE	FL	
04/10/07	NINE WEST OUTLET #27 9990000000	FL	
04/10/07	TJ MAXX #1039 000001 8003331387	FL	
04/10/07	SHANE'S RIB SHACK 00 8132540303 Description FAST FOOD REST 6726	FL	
04/10/07	BEDBATH&BEYOND#1048 DEPARTMENT STORES	FL	
04/10/07	VICTORIA'S SECRET Women's Apparel ROC No. 0020004771	FL	
04/10/07	DSW SHOE WAREHOUSE FOOTWEAR	VA	
04/10/07	GUESS INC. #5620 9999999999	FL	
04/10/07	GUESS #207 9990000000	FL	
04/10/07	KIRKLANDS #525 00000 2399929120	FL	
04/13/07	PUBLIX #249 9415972138 Description GROCERIES	FL	
04/13/07	MACY'S MINIBAGS	FL	
04/13/07	MACY'S NINE WEST Description ALFANI WOMENS S ROC No. 4501241822	FL	
04/13/07	MACY'S CHANEL BEAUTE	FL	
04/13/07	GAP #6302/THE GAP # MEN'S/WOMEN'S CLOTHING	FL	
04/13/07	BODY SHOP-034 800000 9412630335 Description WOMEN'S READY-TO-WE	FL	Price
04/13/07	DIXONS TOWING 00000 941-352-1150	FL	
4/07	SHELL OIL 57542487004105717011966 ROC No. 0945113ISL	FL	

REDACTED

Continued on reverse



4/15/07	PUBLIX #249	NAPLES	FL	
	9415972138			
	Description			
	GROCERIES			
4/16/07	THE DIPLOMAT COUNTRY	HALLANDALE	FL	
	954-833-4000			
4/16/07	THE DIPLOMAT COUNTRY	HALLANDALE	FL	
	954-833-4000			
4/16/07	USPS 1162719552	NAPLES	FL	
	2395942664			
4/16/07	SWEETBAY #1927 00000	STORE MANAGER	FL	
	2395935968			
4/18/07	BRIO NAPLES	NAPLES	FL	
	RESTAURANT			
	Description			
	549685			
4/19/07	PETSMART # 1255 1255	ESTERO	FL	
	PetSmart 1-800-738-1385 x			
4/19/07	PETSMART # 1255 1255	ESTERO	FL	
	PetSmart 1-800-738-1385 x			
4/19/07	TRENDY WITH A TWIST	ESTERO	FL	
	2393905002			
	Description			
	GENERAL MERCHANDISE			
4/19/07	SWOOZIES 30000346929	ESTERO	FL	
	4042527979			
	Description	Price		
	SPECIALTY RETAIL ST	158.79		
4/19/07	TJ MAXX #1039 000001	ESTERO	FL	
	8003331387			
4/19/07	HERTZ CAR RENTAL	NAPLES	FL	
	Location		Date	
	Rental: NAPLES FL		07/04/14	
	Return: NAPLES FL		07/04/19	
	Agreement Number: 541582171			
	Renter Name: HALBRITTER/JANE			
	Reference Number: 040020			
4/20/07	JARDIN DE VILLE	ESTERO	FL	
	FURNITURE/HOME STORE			
4/20/07	THE CHEESECAKE FACTO	NAPLES	FL	
	9999999999			
	FOOD			
	TIP			
4/21/07	ROYS #3007 306802030	NAPLES	FL	
	2392611416			
	FOOD/BEVERAGE			
	TIP			
4/22/07	BOTTOMS UP LIQUOR ANN	NAPLES	FL	
	LIQUOR			
	PACKAGE STORES-BEER, WINE, AND LIQUOR			
4/22/07	USPS 1162719552	NAPLES	FL	
	2395942664			
4/22/07	PUBLIX #249	NAPLES	FL	
	9415972138			
	Description			
	GROCERIES			

REDACTED

Continued on next page



ue in Full continued

Amount \$

04/22/07	STEIN-MART #0125 000NAPLES 9415140535 Description Merchandise	FL	
04/24/07	JARDIN DE VILLE ESTERO FURNITURE/HOME STORE	FL	
04/24/07	CHEVRON 0308107 NAPLES PAVILLION CHEVRO FUEL/MISCELLANEOUS ROC No. 0768574	FL	
04/24/07	USPS 1162719552 NAPLES 2395942664	FL	
04/24/07	HARRINGTON'S NORTH/PNAPLES 239-591-0969	FL	
04/25/07	CIRCLE K #5098 LEESBURG CIRCL5098 GAS/MISC 000002705098	FL	
04/25/07	JCPENNEY STORE 2705 LAKE WALES WOMEN LINGERIE WOMENS BOTTOMS RETAIL SALE	FL	
04/26/07	BEEF 'O' BRADY'S - HAINES CITY 8634194848 Description FOOD AND BEVERAGE	FL	Price 55.66
04/26/07	PRIVATE GALLERY JAX BEACH MISC/SPECIALTY RETAIL	FL	
04/26/07	PRIVATE GALLERY JAX BEACH MISC/SPECIALTY RETAIL	FL	
04/26/07	LEILA DELICIOUS FASHJACKSONVILLE BCH MEN'S/WOMEN'S CLOTHNG	FL	
04/26/07	ROSIE TRUE ROSIE TRUJACKSONVILLE 904-396-7463	FL	
04/26/07	CVS 1811 1811 JACKSONVILLE BEACH DRUG STORE/PHARMACY	FL	
04/26/07	ELIZABETH'S TEA ROOMNEPTUNE BEACH FOOD/BEVERAGE FOOD/BEV TIP	FL	
04/27/07	WORLD GRILL 80000018JACKSONVILLE 9043492749 FOOD/BEVERAGE TIP	FL	
04/27/07	DAVARI SALON & BOUTINEPTUNE BEACH JEWELRY/WATCH/SILVRWR Description GENERAL MERCH	FL	
04/29/07	CHEVRON 0046860 JACKSONVILLE LIL CHAMP #1320 FUEL/MISCELLANEOUS ROC No. 6015531	FL	
04/29/07	MIKASA 200457ST AUGUSTINE 904-823-1190	FL	
04/29/07	TOMMY BAHAMA 520 20 ST AUGUSTINE www.tommybahama.com	FL	

REDACTED

Continued on reverse

4/29/07	POLO FACTORY STORE	ST AUGUSTINE	FL
	GENERAL MERCHANDISE		
4/29/07	QUALITY SUITES OCEAN	JACKSONVILLE BEACH	FL
	Arrival Date	Departure Date	
	04/25/07	04/29/07	
	00000000		
4/29/07	CORNING REVERE #97	ST AUGUSTINE	FL
	9048238519		
4/29/07	HESS 09475 0000000000	WAUCHULA	FL
	8637732313		
4/30/07	QUALITY SUITES OCEAN	JACKSONVILLE BEACH	FL
	Arrival Date	Departure Date	
	04/25/07	04/30/07	
	00000000		
4/30/07	BRIO NAPLES	NAPLES	FL
	RESTAURANT		
	Description		
	546848		
4/30/07	0207 WILD OATS	NAPLES	FL
	GROCERY		
	ROC No. 0000000000		
4/30/07	BARNES & NOBLE 2632	NAPLES	FL
	BOOK STORE		
4/30/07	WHITE HOUSE BLK MKT	NAPLES	FL
	9414349190		
	Description		
	Clothing & Accessor		
4/01/07	USPS 1162719552	NAPLES	FL
	2395942664		
4/01/07	USPS 1162719552	NAPLES	FL
	2395942664		
4/01/07	TARGET STORE T-899	NAPLES	FL
	DISCOUNT STORE		
4/01/07	HOME DEPOT EXPO 6358	NAPLES	FL
	9999999999		
4/01/07	WALGREEN	041673 NAPLES	FL
	9415978194		
4/01/07	PUBLIX #249	SNAPLES	FL
	9415972138		
	Description		
	GROCERIES		
4/01/07	BORDERS BOOKS 004100	NAPLES	FL
	2395967199		
4/02/07	NAPLES PACKAGING & SNAPLES		FL
	OFFICE SUPPLIES		
4/02/07	QUALITY SUITES OCEAN	JACKSONVILLE BEACH	FL
	Arrival Date	Departure Date	
	04/25/07	05/02/07	
	00000000		
4/03/07	NAPLES PACKAGING & SNAPLES		FL
	OFFICE SUPPLIES		
4/04/07	PF CHANG'S #9906 306	NAPLES	FL
	1111111111		
	FOOD/BEVERAGE		
	TIP		
4/04/07	BEST BUY MHT 0524	NAPLES	FL
	ELECTRONICS STORE		

REDACTED

Continued on next page



Prepared For  
JANE HALL

Case 1:07-cv-03848-WHP Document 26-9 Filed 01/18/2008 Page 17 of 52

Account Number

XXXXXXXXXXXX

Closing Date

05/09/07

Page 7 of 10

**e in Full continued**

Amount \$

05/05/07 BRIO NAPLES NAPLES FL  
RESTAURANT  
Description  
145461

05/05/07 MAX MARA 0063 NAPLES FL  
WOMEN'S CLOTHING  
Description  
APPAREL/ACCESS

05/05/07 UNISA #024 NAPLES FL  
9415942022

05/05/07 DILLARD DEPT STORES NAPLES FL  
DEPARTMENT STORE  
Description Price  
CLUBHOUSE  
ANTONIO MELANI  
SALES TAX

05/05/07 DILLARD DEPT STORES NAPLES FL  
DEPARTMENT STORE  
Description Price  
MAC  
MAC  
MAC  
MAC

REDACTED

05/05/07 GAP #6329/THE GAP #6 NAPLES FL  
MEN'S/WOMEN'S CLOTHING

17/07 EXXONMOBIL NAPLES FL  
2395976404  
Description  
GAS/SERVICES

05/07/07 NOODLES ITALIAN CA NAPLES FL  
2395920050  
TIP

05/07/07 DRIVERS VILLAGE COLLOCERO NY  
315-452-1556

05/08/07 NAPLES PACKAGING & SNAPLES FL  
OFFICE SUPPLIES

**Total Due in Full Activity**

**Important Notice**

**Information on Flexible Payment Features**

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel®, the APR is 18.24%, the DPR is 0.0500%

Please refer to page 2  
for further important  
information regarding  
your account







## Join Exclusive Resorts Now and Save Up to \$10,000



Join Exclusive Resorts using your Platinum Card® from American Express and you can save up to \$10,000. Make your next vacation--and every one after that--better as you enjoy access to hundreds of multi-million dollar private homes in dozens of beach, mountain, metropolitan and leisure destinations worldwide, all with the service and amenities of luxury resorts.

Terms and conditions apply.

To find out more about Exclusive Resorts and receive a free Effortless Vacation DVD, call **1-866-884-3457** or visit [exclusiveresorts.com/platinum](http://exclusiveresorts.com/platinum)

(CE 108844)

## Manage Your Account on Your Schedule - Online



CARDMEMBER  
BENEFITS

You don't need to wait until you get your statement in order to check your account. Just register for Manage Your Card Account online.

- View recent Card activity
- Sort your transactions by date, merchant or amount
- Receive personalized alerts, including payment received

Plus, you can rest assured that your account information is safe, because all information is encrypted.

Register now at [americanexpress.com/mycardaccount](http://americanexpress.com/mycardaccount)

(CE 108850)

## Get Premium Seats for Professional Soccer in Los Angeles



CARDMEMBER  
BENEFITS

Access some of the best seats in the house for professional soccer in Los Angeles through our Premium Seats Program. Platinum Card® members can enjoy prime seating and VIP access at The Home Depot Center in Los Angeles while you take in the best in professional soccer. For tickets, call **1-800-321-RSVP (7787)**, (8am-11pm EST, seven days a week).

All sales are final and nonrefundable and resale is prohibited. Details and prices are subject to change. Suites, packages, and tickets, are available on a first-come first-served basis. All ticket orders are subject to service charges. Payment must be made using the Platinum Card from American Express. Ticket limits may apply. Availability is limited. Tickets will be sold in pairs.

For tickets, call **1-800-321-RSVP (7787)**, (8am-11pm EST, seven days a week).

(CE 108849)

## Get to the Points at Bergdorf Goodman



RETAIL

Redeem for a Bergdorf Goodman Gift Card and discover signature Bergdorf Goodman luxury. Also, make your purchases doubly rewarding--enroll your Platinum Card® with Bergdorf Goodman to receive InCircle® points in addition to your Membership Rewards® points. Reserve the exclusive service of a complimentary personal shopper. See the collections shaping the future of fashion on the newly renovated Third Floor. Enjoy the best the world has to offer.

Terms and conditions of both the Membership Rewards program and InCircle program apply. Participating partners and available rewards are subject to change without notice.

To redeem Membership Rewards points, log on to [membershiprewards.com](http://membershiprewards.com)

To enroll in the InCircle program, or for more information, call **1-888-InCircle (462-4725)**.

(CE 108848)

## Davidoff: Cigars and Accessories for the Very Best



CARDMEMBER  
BENEFITS

Discerning customers will enjoy to their fullest Davidoff's world-renowned cigars, including our wide array of cigar accessories that complete this delectable journey. As a Platinum Card® member, you have access to an array of our cigars and accessories using your Membership Rewards® points through the First Collection™.

Terms and conditions of the Membership Rewards program apply. Visit [americanexpress.com/rewards](http://americanexpress.com/rewards) for full program terms and conditions. Participating partners and available rewards are subject to change without notice.

Visit [americanexpress.com/rewards](http://americanexpress.com/rewards) for details on the Membership Rewards program.

For a look at First Collection, visit [firstcollection.com](http://firstcollection.com)

(CE 108847)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

**Select Individual Charges on This Statement to Pay Later**

Your Platinum Card® from American Express has a special service called **Select & Pay Later** that gives you the option to select just about any charge on your statement to pay over time, regardless of size or type. So for all your Card purchases—big or small—you have the control to extend payment if you choose. It's easy and there's no enrollment required.

Go to [americanexpress.com/paylater](http://americanexpress.com/paylater), click "Get Started," log on and select charges to pay later.

Or, call Customer Service and press 0.

(CE 108853)

Not all Card members are eligible. Requests to pay over time are approved based on several factors including account history, current account status and credit record at time of request. Other terms and conditions apply.

**The Ritz-Carlton Club**

Revel in the refined elegance of a Second Home through Deeded Fractional Ownership. The Ritz-Carlton Club offers exquisitely appointed, meticulously maintained homes designed for those who enjoy the finest in life. And, Membership can deliver something no other Second Home can offer at any price: five-star service, perfected by the world's premier hotel company.

To learn about special Platinum Card member benefits, visit [americanexpress.com/platinum](http://americanexpress.com/platinum)

(CE 108854)

This is neither an offer to sell nor a solicitation to buy to residents in states or jurisdictions in which registration requirements have not been fulfilled. THIS ADVERTISING MATERIAL IS BEING USED FOR THE PURPOSE OF SOLICITING THE SALE OF FRACTIONAL OWNERSHIP INTERESTS.

**Ease Redeem Your \$120.00 VIP Bonus Before It Expires**

You've been issued a VIP Bonus worth up to \$120.00. Go to the website today to select from enchanting jewelry sets. Each set will arrive beautifully boxed—perfect to give or keep. Your VIP Bonus expires 07/15/07, so visit us to select your favorite sets for a low Cardmember rate. Visit [mybonuscenter.com/31679](http://mybonuscenter.com/31679) to redeem your Bonus worth up to \$120.00.

Please redeem VIP Bonus worth up to \$120.00. Visit us before 07/15/07.

(CE 108858)

**Save \$100 on a Helio Device - Get a Free Bluetooth® Headset**

Purchase a Helio device, sign up for a two-year service contract with Automatic Bill Payment (ABP) and receive \$100 off a device and a Samsung® Bluetooth mono headset only when you use your American Express® Card. Helio is a mobile brand created to give young, passionate consumers a new type of wireless experience, delivering cutting-edge services, exclusive devices, and uncompromising straightforward pricing and customer care. Other restrictions and Helio member terms apply. See [helio.com](http://helio.com)

Call 1-888-88 HELIO or see [helio.com](http://helio.com) for more details. Mention Promo code: **AEXP** when placing your order for this promotion. Cardmember is responsible for all taxes and fees.

(CE 108862)

It may take more than one billing cycle for paid amounts to be posted to the Card account. Remember to cancel payments via ABP with your service provider if you close your Card account and advise your service provider if your Card account number changes.

**Free Golf Lessons - American Express Women's Golf Week**

Women get free golf lessons at hundreds of golf courses across the country during American Express Women's Golf Week, June 2-9, 2007. Cardmembers receive 20% off a round of golf at select courses when they pay with their American Express® Card. Enjoy a week-long series of golf-related activities just for women. To see a list of host facilities and learn about the exclusive American Express offer, please visit [playgolfamerica.com/wgw/axp](http://playgolfamerica.com/wgw/axp)

To access a complete list of host facilities and learn about the exclusive offer for American Express Cardmembers, please visit [playgolfamerica.com/wgw/axp](http://playgolfamerica.com/wgw/axp)

(CE 108838)

No fee to participate in Women's Golf Week. American Express offer good at participating courses. To qualify, you must take part in Women's Golf Week, play the discounted round in June 2007, and pay with your American Express Card. No minimum spend required. Limit one per person. [playgolfamerica.com/wgw/axp](http://playgolfamerica.com/wgw/axp) for more information.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



**Business Platinum Card**



SM

565,912  
Membership Rewards®  
Points Available

at 04/30/07, when charges due are paid in full and all accounts are in good standing.

ad For  
**JANE HALBRITTER  
STONEHEDGE HEALTH**

Account Number  
**3727-150517-31001**

Closing Date  
**05/23/07**

Page 1 of 6

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	Credit Balance \$

**Payment Not  
Required**

Please refer to page 2  
for important information  
regarding your account

An existing Credit Balance on your Due in Full account will be applied to your Flexible Minimum Amount Due. Any remaining Credit Balance can be applied to your Flexible Payment Option Account (Sign & Travel and/or Extended Payment Option) Balance, against future charges or you may request a refund.

To manage your Account online or to pay your bill, please visit us at [open.americanexpress.com](http://open.americanexpress.com).  
For additional contact information, please see the reverse side of this page.

Activity	Amount \$
04/24/07* PHONE PAYMENT RECEIVED-THANK YOU	
04/25/07* ELECTRONIC PAYMENT RECEIVED-THANK	

**Total of Payment Activity**

**Due in Full Activity for JANE HALBRITTER** Amount \$

04/25/07*	5% OPEN Savings at FedEx	
	FEDEX #858360110623 \$ 0.00 04/20/07	
05/19/07*	5% OPEN Savings at FedEx	
	FEDEX #860045507332 \$ 0.00 05/14/07	
/07	FEDEX #858360110623 ROME NY	
	34108	
	TO: - FL	
	FROM: JANE HALBRITTER 13440	
	001 PRIORITY PAK 2LB AWB858360110623	
	FEDEX CUSTOMER SERVICE #1-800-622-1147	
	ROC No. 8360110623	
05/08/07	AMAZON.COM AMZN.COM/BILL WA	
	98101	
	AMAZON.COM	
	MERCHANDISE	
	ROC No. 0021983848	

REDACTED

Continued on Page 3

**Payment Coupon**

Account Number  
**3727-150517-31001**

**Payment Not Required**

To Pay by Computer, visit  
[open.americanexpress.com](http://open.americanexpress.com). To Pay by Phone,  
call 1-800-472-9297.



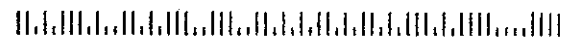
JANE HALBRITTER  
STONEHEDGE HEALTH  
8231 BAY COLONY DR  
NAPLES FL 34108-7794

**Total Amount Due**

Please enter account  
number on all checks and  
correspondence.

Make check payable to  
American Express.

See Finance Charges  
section on reverse side for  
a description of when  
additional Finance  
Charges are not assessed  
on Features.



AMERICAN EXPRESS  
PO BOX 360001  
FT LAUDERDALE FL 33336-0001



0000372715051731001 100050125000000000 20 H

**Payments:** Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US. Unless you are paying by computer or by phone, please submit your payment in the enclosed envelope with the payment coupon and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any representations, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay by Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at [www.americanexpress.com](http://www.americanexpress.com). **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement or click on the Customer Service link online. Outside the U.S., call collect or contact the nearest American Express Travel Service Office or other local American Express office.

**Finance Charges:** Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional Finance Charges on features included in this New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges. The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your Charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department as indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. **What We Need From You When You Have a Billing Inquiry:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe and explain why you believe there is an error. If you need more information, describe the item you are unsure about. While we are investigating the amount in question, you are still obligated to pay the parts of your bill that are not in question. Please retain any receipts pertinent to your claim. **In Case of Errors or Questions About Your Electronic Transfers:** Please contact us by visiting us online at [open.americanexpress.com](http://open.americanexpress.com), or you can call us at 1-800-IPAY-AXP or Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. **When contacting us:** 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, no payment is required. You may make charges against the credit balance or request a refund. Requests for refunds should be made in writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. **Creditor:** American Express Bank, FSB. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
1-800-472-9297

Customer Service  
1-800-492-8468  
24 hours/7 days

Express Cash  
1-800-CASH-NOW

Lost or Stolen Card  
1-800-492-3344

International Collect  
1-623-492-7719

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-9950  
FAX: 1-800-695-9090  
In NY: 1-800-522-1897

Large Print and Braille  
Statements  
1-800-492-8468

Extended Payment  
Option/Select and Pay  
Option Customer  
Service  
1-800-403-1288



[americanexpress.com](http://americanexpress.com)

Customer Service  
P.O. Box 981535  
El Paso, TX  
79998-1535

Express Cash  
P.O. Box 981531  
El Paso, TX  
79998-1531

Payments  
PO BOX 360001  
FT LAUDERDALE  
FL  
33336-0001

#### Change of Address

(Correct on front  
do not use)

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

E-mail (optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences.





Prepared For  
JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number  
XXXX-XXXXXX-31001

Closing Date  
05/23/07

Page 3 of 6  
Filed 01/18/2008  
Page 23 of 52

**in Full continued**

Amount \$

5/14/07 FEDEX #860045507332 ROME NY  
13440  
TO: - NY  
FROM: BARBARA E WATERS 34108  
002 2DAY PKG 20LB AWB860045507332  
FEDEX CUSTOMER SERVICE #1-800-622-1147  
ROC No. 0045507332

5/16/07 SITE GENIE, LLC 0000 ROCHESTER MN  
507-535-7550

5/17/07 NYSTA - E-ZPASS - NY STATEN ISLAND NY  
149430988  
Description  
FOR BILLING QUESTIO  
ACCT: 5914134 B

REDACTED

5/18/07 FEDEX #859242106279 ROME NY  
20036  
TO: EROC FACER DC  
FROM: J HARBRITTER 13440  
001 PRIORITY LTR 1LB AWB859242106279  
FEDEX CUSTOMER SERVICE #1-800-622-1147  
ROC No. 9242106279

5/18/07 FEDEX #853226970734 ROME NY  
13676  
TO: BERNIE LE CLARK NY  
FROM: JANE HAIBRITTER 13440  
001 PRIORITY LTR 1LB AWB853226970734  
FEDEX CUSTOMER SERVICE #1-800-622-1147  
ROC No. 3226970734

**Total Due in Full Activity**







# Membership Rewards® Monthly Statement and Program News

MEMBERSHIP  
rewards

For questions about your  
Membership Rewards account,  
call 1-800-AXP-EARN

(297-3276)

www.americanexpress.com/rewards

American Express  
Membership Rewards  
P.O. Box 297813  
Fort Lauderdale, FL 33329-9785

Statement Period

**May 1, 2007 - May 31, 2007**

Account activity after this period does not appear on this statement

Prepared for

**JANE HALBRITTER**

Membership Rewards® Account Number

**1M84761600**

Total Points Balance

**586,521**

Points Earned this Period

**+ 20,609**

Points earned this period are pending  
until charges are paid in full and all  
your accounts are in good standing.  
Points earned this period may  
include Bonus Spend Points.

## Account Summary

Opening points balance	565,912
Points earned this period	+20,609
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=586,521

## Points Earned this Period

	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Forfeited Points Due To Late Payment	Total Points Activity Per Card
Platinum XXXX-XXXXX4-21004	20,520	0	57 Gas Promo-Double MR Points 1671	0	20,577
Business Platinum XXXX-XXXXX7-31001	255	0	0	0	255
Gold XXXX-XXXXX2-64001	208	0	0	-431 05/2007	-223
Totals	20,983	0	57	-431	20,609

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing.  
Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided**  
www.americanexpress.com/rewards or call 1-800-AXP-EARN (294-3276). For International, call collect 305-816-2799.

## Up to 250,000 More Reasons to Take Great Vacations with Exclusive Resorts

Join Exclusive Resorts® luxury destination club, and you can  
earn up to 250,000 Membership Rewards® bonus points.  
With Exclusive Resorts, you'll stay in hundreds of  
extraordinary residences in dozens of the world's most  
sought-after destinations, all with the service and amenities  
of a luxury resort.

Offer valid 4/1/2007 - 12/31/2007. Cardmembers can earn up to 250,000 Membership Rewards bonus points based on Membership Plan purchased. This offer is not combinable with other offers, promotions, or benefits. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your entire Transfer Fee and Membership Deposit on an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 10-12 weeks after purchase. Additional terms and conditions apply; see www.exclusiveresorts.com/effortless3 for information. Bonus ID: 7241.

Call 1-866-450-1660 or  
visit [www.exclusiveresorts.com/effortless3](http://www.exclusiveresorts.com/effortless3)  
for membership  
information, a free  
Effortless Vacation DVD,  
and details on earning up  
to 250,000 bonus points  
when you join.  
(MR Bonus ID 7241)



## Capture the Moment with a Canon 7.1 Megapixel Digital Camera

Enjoy clear photos with this 7.1 megapixel digital camera.  
Features 4x optical zoom, DIGIC II image processor, a  
reduced shutter lag, an ISO 800 setting, a 16:9 widescreen  
mode for full screen viewing, and a lightweight, compact  
body. PictBridge compatible. Includes a 512MB SD memory  
card, a wrist strap, two alkaline batteries, an A/V cable and  
USB interface cable, and software. (Reward Code: RY2815;  
Points: 32,000; Expiration Date: 8/15/07).

To redeem, visit [www.membershiprewards.com/CanonCamera](http://www.membershiprewards.com/CanonCamera) or  
call 1-800-AXP-EARN  
(297-3276) by  
August 15, 2007.

(MR Message 2338)

**Canon**

Terms and conditions of the Membership Rewards® program apply.

Continued on reverse

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Prepared for  
JANE HALBRITTER  
Membership Rewards® Account Number  
1M84761600

MEMBERSHIP  
rewards

Page 10 of 12

### Earn Double Points When You Subscribe to USA TODAY with an Enrolled American Express® Card

Start your day off right with home or office delivery of USA TODAY and earn double Membership Rewards® points. USA TODAY delivers the news you need to know, when you need it, in a concise format to save you time. Enrich your life with exclusive stories only found in USA TODAY. Just 13 weeks for \$42.25, 26 weeks for \$84.50 or 52 weeks for \$169.00.

Offer valid 1/1/07 - 12/31/07. Void in Alaska. Local sales tax when applicable will be added to your order. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement Bonus ID: 3228.

To earn, call  
1-800-872-0001 and  
mention code 799 or visit  
[www.usatoday](http://www.usatoday)  
[subscribe.com/mrpoints](http://subscribe.com/mrpoints)

(MR Bonus ID 3228)

### Earn Double Points This Summer at Roy's Restaurants!

Double your enjoyment of innovative Hawaiian Fusion Cuisine at Roy's by earning double points whenever you visit any participating Roy's restaurant and charge \$150 or more from July 1 - September 30, 2007. Founded by award-winning chef Roy Yamaguchi, Roy's is famous for its use of fresh local ingredients, European sauces and Asian spices—with a focus on seafood.

Participating locations include all Roy's restaurants in the U.S. except Pebble Beach, CA, New York, NY and all locations in Hawaii. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards® program at time of purchase and charge your purchase to an eligible enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 7661, 4152.

Earn double points on charges of \$150 or more at any participating Roy's restaurant location from July 1-September 30, 2007. Visit [www.roysrestaurant.com](http://www.roysrestaurant.com) to find a location near you.  
(MR Message 9023)

### Redeem Membership Rewards® Points for P.F. Chang's China Bistro Gift Cards

P.F. Chang's is a stylish, high-energy bistro that combines unforgettable Chinese cuisine, attentive hospitality, tempting desserts and specialty cocktails to create a truly unique dining experience. P.F. Chang's also offers award-winning wine lists featuring a variety of wines available by the glass or bottle to complement your journey. Enjoy their signature appetizer, Chang's Chicken Lettuce Wraps or share the Salt and Pepper Prawns or Garlic Noodles.

P.F. Chang's is open for lunch, dinner and late night dining. Reservations accepted. Log on to [www.membershiprewards.com](http://www.membershiprewards.com) to redeem points today.

(MR Message 4352)

Gift cards are valid at all P.F. Chang's China Bistro locations in the continental United States.

### Transfer Points to EL AL Matmid

In the U.S., EL AL has as many as 28 non-stop flights every week from New York (JFK and Newark) and has the only direct service with no change of planes from Miami and Los Angeles to Tel Aviv. EL AL Platinum/Business Class receive even more personalized service and a higher standard of comfort. Special EL AL fares are offered from 49 U.S. cities to Israel. Transfer points to EL AL Matmid.

To preview this reward and to redeem points, visit [www.membershiprewards.com](http://www.membershiprewards.com) or call 1-800-AXP-EARN (297-3276).

(MR Message 1458)

Terms and conditions of the Membership Rewards® program apply. Individual Airline Carrier restrictions may apply. For more information, visit [www.membershiprewards.com](http://www.membershiprewards.com)



## Now Accepting American Express® Cards!



**Smart Tuition** - Providing K through 12 tuition management services for private schools nationwide. Have your school administrator contact us. 1-800-762-7808. [www.smarttuition.com](http://www.smarttuition.com)

**Violet's of Saratoga** - Stylish women's clothes and accessories for work, play and special occasions. 482 Broadway, Saratoga Springs, NY. 518-584-4838.

**LeRoux Kitchen** - Featuring an extensive selection of specialty bakeware, cookware, cutlery, gadgets and food. 23 Market St., Portsmouth, NH. 603-430-7665.

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located at the top of your statement or the number that is on the back of your Card.

(CE 109133)

## Book Your Next Cruise Through Cruise Privileges



The *Cruise Privileges* program features eight of the finest cruise lines in the world and special amenities created exclusively to enhance your cruise vacation. The variety of travel options makes it easy to find a style to suit your interests--active or laid back, cozy or grand. And, when you book a cruise through one of these partners, you will receive a \$300 shipboard credit or two-category room upgrade.

To see how *Cruise Privileges* can complement your voyage, call Platinum Travel Service at 1-800-443-7672.

(CE 109178)

Program terms and conditions apply. For full program information, visit [www.americanexpress.com/platinum](http://www.americanexpress.com/platinum)

## Fly on Your Own Schedule with Private Jet Travel



Whether you would like to complement your family vacation or turn a multi-day business trip into a same-day jaunt, private jet travel can simplify and enhance your journey. Featuring some of the most-respected names in the industry, the Private Jet Services Program offers you three attractive options: Charter, Membership, and Fractional Ownership. Of course, as a Platinum Card® member, you enjoy an exclusive extra benefit with whichever private jet option you choose.

Program terms and conditions apply. For full program information, visit [www.americanexpress.com/platinum](http://www.americanexpress.com/platinum)

For more information about the broad range of private jet options, and to book your next Charter flight, call the specialists at Platinum Travel Service at 1-800-443-7672.

(CE 109181)

## Enjoy Exclusive Events with By Invitation Only®



This program offers Card members access to once-in-a-lifetime experiences. From sports to fashion to the performing arts, these events are custom designed for Card members and typically not available to the general public. Past offers have included behind-the-scenes cooking workshops in some of the top restaurants and a trip to Napa Valley with private tours of wineries. Transportation and accommodation costs are additional unless otherwise stated. The price indicated covers event costs only. All sales are final and non-refundable and resale is prohibited. Details and prices are subject to change. Payment must be made using a Platinum Card from American Express. Packages are available on a first-come, first-served basis. Availability is limited.

Call By Invitation Only at 1-800-321-RSVP to secure your reservation. We are continually adding new events, so visit [www.americanexpress.com/byinvitationonly](http://www.americanexpress.com/byinvitationonly) for our most current event listing.

(CE 109180)

## Earn Points Fast with BonusPointsMall.com



Shop at [BonusPointsMall.com](http://BonusPointsMall.com) to earn Membership Rewards® bonus points at over 160 brand-name online retailers.

It's easy. Simply log on at [www.BonusPointsMall.com](http://www.BonusPointsMall.com), click through to your favorite store, and earn bonus points for your purchases!

Get to your next reward faster with [www.BonusPointsMall.com](http://www.BonusPointsMall.com)

(CE 109179)

Program terms and conditions apply. For full program information, visit [www.americanexpress.com/platinum](http://www.americanexpress.com/platinum)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

## Travel Medical Protection - Travel with Peace of Mind



Travel Medical Protection, offered exclusively to American Express® Cardmembers, provides insurance coverage for up to \$100,000 for eligible expenses related to evacuations and medical and dental emergencies, while on a Covered Trip traveling anywhere in the world, when more than 150-mile radius from Your Permanent Residence for up to 45\* days whether driving, on a cruise ship, flying on a Scheduled Airline or taking the railroad.

Travel Medical Protection is underwritten by AMEX Assurance Company, Administrative office, De Pere, Wisconsin. Coverage is subject to the terms, conditions, and exclusions of Master Policies: (varies per state) AX0950, AX0916, AX0124 or Policy Form Number TMP-IND and is subject to change with notice. \*In most states.

There are some things you can't pack in a suitcase, like adequate insurance. So, travel with peace of mind! To learn more about the coverage or how You can enroll yourself and your loved ones, call 1-800-618-8302 and mention RSVP code 65T.  
(CE 109182)

## Your Money. Your Ideas. Your Decision



Presenting The Members Project, an exciting initiative that brings American Express® Cardmembers together to do something good for our world. On August 7, 2007, American Express will bring it to life with up to \$5 million. So what will it be? That's for you to decide. Over the last few weeks, Cardmembers from all across the country have come up with some truly inspiring project ideas. Now we're down to the Top 50 and it's time to vote. Cast your vote at [www.membersproject.com/statement](http://www.membersproject.com/statement)

Cast your vote at  
[www.membersproject.com/statement](http://www.membersproject.com/statement)

(CE 109168)

## Stay at a Marriott Resort and Get Up to \$250 Spend!



Treat yourself to a premium room with a beautiful view of sun-swept beaches, breathtaking desert oases or a signature golf course, plus extra spending money for you and your family. When you book a premium room at a participating Marriott and Renaissance Resorts and pay with your American Express® Card, you will receive an American Express-branded reward card valued at \$50 for each night you stay--up to a total of five nights.

You must book a premium room and pay with your American Express Card to qualify. Offer valid for reservations booked through 9/30/07 with travel by 12/30/07. Offer valid for a limited number of rooms and not applicable to groups of 10 or more. Other restrictions, including blackout dates may apply.

Visit [www.Marriott.com/amexresorts](http://www.Marriott.com/amexresorts) or call 1-877-MARRIOTT to book your resort package today! Offer valid on Promotion code AX6 only. Reward card terms and conditions apply. Day of week availability may vary by hotel.

(CE 109187)

## Join Exclusive Resorts Now and Save Up to \$10,000



Join Exclusive Resorts using your Platinum Card® from American Express and you can save up to \$10,000. Make your next vacation--and every one after that--better as you enjoy access to hundreds of multi-million dollar private homes in dozens of beach, mountain, metropolitan and leisure destinations worldwide, all with the service and amenities of luxury resorts.

To find out more about Exclusive Resorts and receive a free Effortless Vacation DVD, call 1-866-884-3457 or visit [www.exclusiveresorts.com/platinum1](http://www.exclusiveresorts.com/platinum1)

(CE 109210)

Terms and conditions apply.

## Indulge. Relax. Enjoy. Where to Next



Treat yourself to some of the best a destination has to offer with exclusive Cardmember offers that help make your vacation truly memorable.

Explore our online listing of the things you simply can't miss.

visit:  
[www.amexnetwork.com/wheretonext](http://www.amexnetwork.com/wheretonext)

(CE 109177)





305,912  
Membership Rewards®  
Points Available

at 06/08/07, when charges due are paid in full and all accounts are in good standing.

Account For  
JANE HALBRITTER

Account Number  
3727-682012-64001

Closing Date  
06/08/07

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$

**Payment Not Required**

Please refer to page 3 for important information regarding your account

Account cancelled at your request.

To manage your Card account online or to pay your bill, please visit us at [www.americanexpress.com](http://www.americanexpress.com).  
For additional contact information, please see the reverse side of this page.

**STAY ON TOP OF YOUR FINANCES...**  
WITH THE NEW ONLINE STATEMENT

**YOU CAN NOW:**

- VIEW YOUR TRANSACTIONS BY ANY DATE RANGE
- SEARCH BY KEYWORD
- CREATE GRAPHS TO TRACK SPENDING BY CATEGORY

These great new features are only available online.

► **SWITCH TO PAPERLESS STATEMENTS TODAY**  
[americanexpress.com/goldonlineonly](http://americanexpress.com/goldonlineonly)

**Activity** \* Indicates posting date Amount \$

05/27/07\* PHONE PAYMENT RECEIVED-THANK YOU

**Due in Full Activity for JANE HALBRITTER** Amount \$  
Card XXXX-XXXX-2-64001

07 AOL HIGH SPEED 888-889-7201 NY  
INTERNET SVC  
TWX\*AOL HIGH SPEED 0507  
ROC No. 0023285965

05/11/07 AOL VOICE SVCS 866-265-4415 NY  
ONLINE SVCS  
TWX\*AOL VOICE SVCS 0507  
ROC No. 0023302107

REDACTED

Continued on Page 3

**Payment Coupon**

Account Number  
3727-682012-64001

**Payment Not Required**

Please enter account number on all checks and correspondence.

Make check payable to American Express.

JANE HALBRITTER  
APT 1720  
8231 BAY COLONY DR  
NAPLES FL 34108-7795

**Total Amount Due**

See Finance Charges section on reverse side for description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.

☐

AMERICAN EXPRESS  
PO BOX 360001  
FT LAUDERDALE FL 33336-0001





**Platinum Card®**  
**Statement of Account**

565,912

**Membership Rewards®**  
**Points Available**

at 06/10/07, when charges due are paid in full and all accounts are in good standing.

Billed For  
**JANE HALBRITTER**

Account Number  
**3717-577374-21004**

Closing Date  
**06/10/07**

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$

**Please Pay By**  
**06/25/07**

Please refer to page 5  
for important information  
regarding your account

Your disputed charge is under review. There is no need for you to pay the disputed amount of \_\_\_\_\_ at this time.

To manage your Card account online or to pay your bill, please visit us at [www.americanexpress.com](http://www.americanexpress.com).  
For additional contact information, please see the reverse side of this page.



**Premium Seats Program**

You have access to some of the best seats in the house through our Premium Seats Program offered as part of Platinum Card® benefits. Enjoy prime seating and VIP access at venues in New York and Los Angeles while you take in the best in professional entertainment.

All sales are final and nonrefundable and resale is prohibited. Details and prices are subject to change. Suites, packages and tickets are available on a first-come, first-served basis. All ticket orders are subject to service charges. Payment must be made using the Platinum Card from American Express. Availability is limited. Ticket limits may apply. Tickets will be sold in pairs. 1-800-321-RSVP (7787), (8am-11pm EST, seven days a week).

**Activity**

\* Indicates posting date

		Amount \$
05/18/07*	PHONE PAYMENT RECEIVED-THANK YOU	
<b>in Full Activity for JANE HALBRITTER</b>		Amount \$
XXXX-XXXXX4-21004		
05/09/07	TREVINI RSTR 0095 PALM BEACH FL RESTAURANT FOOD TIP	
05/10/07	BRICK TOPS #1 NAPLES FL 6152920188 Description Price GENERAL MERCHANDISE	

REDACTED

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Account Number  
**3717-577374-21004**

**Please Pay By:**  
**06/25/07**

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

**Total Amount Due**

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.



JANE HALBRITTER  
100 W GARDEN ST  
ROME NY 13440-3424

Mail Payment to:

AMERICAN EXPRESS  
P.O. BOX 2855  
NEW YORK NY 10116-2855





**Payments:** Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or set account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. **Finance Charges:** Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC): We use the ADB method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the feature.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay a New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. *This method of calculating the ADB and FC results in daily compounding of FC.* **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment you must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you're tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the merchandise for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
1-800-472-9297

Customer Service and  
Lost or Stolen Card  
1-800-525-3355  
24 hours/7 days

Car Rental Loss and  
Damage Insurance  
1-800-338-1670

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-9950  
FAX: 1-800-695-9090  
In NY: 1-800-522-1897

Large Print and Braille  
Statements  
1-800-525-3355

Travel Emergency and  
Worldwide Personal  
Assistance and Fine  
Dining  
1-800-345-AMEX

Platinum Card Travel  
Service and Fine Hotels,  
Resorts & Spas  
1-800-443-7672

By Invitation Only  
1-800-321-RSVP

Payments  
P.O. BOX 2855  
NEW YORK NY  
10116-2855

**Change of Address**

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

State

Code

Code and  
Phone

Code and  
Phone

# (optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences.



See in Full continued

Amount \$

05/10/07	CHESTERFIELD HOTEL -PALM BEACH	FL	
	Arrival Date	Departure Date	
	05/09/07	05/10/07	
	00000000		
	LODGING		
05/11/07	CHEVRON 0308107 NAPLES	FL	
	PAVILLION CHEVRO		
	FUEL/MISCELLANEOUS		
	ROC No. 0776998		
05/11/07	ANNE FONTAINE PARIS NAPLES	FL	
	2123433150		
	Description		
	WOMENS READY-TO-WEA		
05/11/07	BANANA REPUBLIC #811NAPLES	FL	
	MEN'S/WOMEN'S CLOTHNG		
05/11/07	NAPLES PACKAGING & SNAPLES	FL	
	OFFICE SUPPLIES		
05/12/07	HESS 09361 000000000DAYTONA BEAC	FL	
	3862261204		
05/13/07	HAMPTON INN YEMASSEE	SC	
	Arrival Date	Departure Date	No of Nights
	05/12/07	05/13/07	1
	00000000		
05/13/07	SHELL OIL ST GEORGE	SC	
	53977000040134467009814		
	ROC No. 03253811SL		
05/13/07	SHELL OIL EMPORIA	VA	
	54529880020134476006652		
	ROC No. 02718661SL		
05/14/07	HAMPTON INN LARGO	MD	
	Arrival Date	Departure Date	No of Nights
	05/13/07	05/14/07	1
	00000000		
05/14/07	JIMMY CHOO - CENTRALCENTRAL VALLEY	NY	
	RETAIL		
	FSH90JCL051EDGESSUA56SEASON		
	FSH85JCL052KEELYKDD80SEASON		
	ROC No. 0000000036		
05/14/07	MAXMARA - WOODBURY CENTRAL VALLEY	NY	
	07 WOMEN'S CLOTHING		
	ROC No. 0000027401		
05/14/07	BURBERRY #51 CENTRAL VLLY	NY	
	9149284500		
05/14/07	GENERAL-STORE-WOODBUCENTRAL VALLE	NY	
	8459289400		
	Description		
	Clothing Retail		
05/14/07	EXXONMOBIL FRANKFORT	NY	
	AUTO FUEL DISPENSER		
	Description		
	GAS/SERVICES		
05/14/07	SUNOCO 0368294501PENNS GROVE	NJ	
	SUNOCO		
	0017772 013528225		

REDACTED

Continued on reverse



115/07 GENERAL-STORE-CHICAGAURORA IL  
2122093677  
Description  
Clothing Retail

115/07 BURDICK VOLKSWAGON 0CICERO NY  
315-452-1556

116/07 JULIE'S PLACE-KAREN'SYRACUSE NY  
RESTAURANT

117/07 WAL-MART 2234 ROME NY  
GENERAL MERCHANDISE

117/07 #268 ERIE BLVD FAS ROME NY  
3153368027  
Description Price  
GENERAL MERCHANDISE

20/07 STAR MARKET 567 0000CAMBRIDGE MA  
6174945250

20/07 SUNOCO 0267663300CANAAN NY  
SUNOCO  
0040009 014126608

21/07 PYARA SPA AND SALON CAMBRIDGE MA  
9782874339  
Description Price  
HEALTH AND BEAUTY S

22/07 WHOLEFDS RVR 10113 SCAMBRIDGE MA  
6178766990  
Description Price  
GROCERY

25/07 OLD NAVY #5921 OLD NCAMBRIDGE MA  
FAMILY CLOTHING

25/07 BANANA REPUBLIC #811CAMBRIDGE MA  
MEN'S/WOMEN'S CLOTHNG

25/07 Karen Millen U.S. Boston MA  
UNDEFINED  
WOMEN'S READY-TO-WEAR STORES

25/07 NINE WEST #7477 BOSTON MA  
9999999999

25/07 MACY'S 186 CAMBRIDGECAMBRIDGE MA  
JUNIOR-AMERICAN RAG  
Description  
TREND BOTTOMS  
INC SPORTSWEAR  
ROC No. 1862785467

25/07 GARAGE @ 100 CLARENBOSTON MA  
PARKING

28/07 WALGREEN 067678CAMBRIDGE MA  
DRUG STORE/PHARMACY

29/07 WHOLEFDS RVR 10113 SCAMBRIDGE MA  
6178766990  
Description Price  
GROCERY

29/07 SEPHORA #350-CHSTNT CHESTNUT HILL MA  
3107836685  
Description Price  
COSMETIC STORE

29/07 MACY'S 210 CHESTNUT CHESTNUT HILL MA  
NEOTRADITIONAL SLEEPWEA  
Description  
ALFANI MISSES  
ROC No. 2100222606

REDACTED

Boston



See in Full continued				Amount \$
05/29/07	MACY'S 210 CHESTNUT HILL MA ENZO			
05/30/07	MBTA - CENTRAL (RL BOSTON MA 6172225999 Description GENERAL MERCHANDISE	Price		
05/30/07	THE UPS STORE #0681 CAMBRIDGE MA 6178685055 Description BUSINESS SERVICES	Price		
06/01/07	HARRINGTON'S NORTH PALM BEACH FL 239-591-0969			
06/02/07	MBTA - HARVARD (RL BOSTON MA 6172225999 Description GENERAL MERCHANDISE	Price		
06/02/07	BKST-HARVARD-C-S #300 CAMBRIDGE MA 6174992000 Description Merchandise			
06/02/07	FIRE & ICE @ HRVD SQ02138 MA RESTAURANT FOOD/BEVERAGE TIP			
06/02/07	TRATTORIA IL PANINO BOSTON MA 6177201338 Description GENERAL MERCH			
06/04/07	EXXONMOBIL CHARLTON MA AUTO FUEL DISPENSER Description GAS/SERVICES			
06/04/07	HOTEL DU SOLEIL - ADRUTHERFORD CA Arrival Date 06/24/07 00000000	Departure Date 06/04/07		
06/07/07	APPLEBEE'S ROM500420 ROME NY 913-967-8968 FOOD TIP			
06/09/07	RADIO SHACK 116269 ROME NY 3153391899			
Total Due in Full Activity				

*Boston*

REDACTED

## Important Notice

### Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

\* Sign & Travel®, the APR is 18.24%, the DPR is 0.0500%

Please refer to page 2  
for further important  
information regarding  
your account





## PIAGET

Piaget continues to display indomitable strength in creating finely crafted Swiss timepieces and jewelry creations.

As a Platinum Card® member, you can redeem points for this Piaget reward.

Visit  
[americanexpress.com/rewards](http://americanexpress.com/rewards) for details on the Membership Rewards program. For a look at First Collection™, visit [firstcollection.com](http://firstcollection.com)

(CE 109026)

Terms and conditions for the Membership Rewards® program apply. Visit [americanexpress.com/rewards](http://americanexpress.com/rewards) for more information. Participating partners and available rewards are subject to change without notice.

## Redeem Points for All Your Summer Needs

shopAmex® has everything you need this summer including hammocks, books, MP3 players, sandals, cameras, and BBQ's.

Redeem points on over 2 million of the latest and newest products from your favorite online merchants.

Visit [shopAmex.com/platinum](http://shopAmex.com/platinum)

(CE 109027)

## The Event Ticket Protection Plan\*

Using your Card to purchase Tickets provides an extra layer of protection. The Event Ticket Protection Plan\* provides reimbursement benefits up to \$2,000 per Occurrence and up to two Occurrences per 12-month period. Just charge the entire purchase to your Card, and contact us if the Ticketholder cannot attend due to a Covered Incident as defined in Policy.

For more information, visit  
[americanexpress.com/platinum](http://americanexpress.com/platinum)

(CE 109028)

\*The Event Ticket Protection Plan is underwritten by AMEX Assurance Company, Administrative Office, De Pere, WI. Coverage is determined by the terms, conditions and exclusions of Policy AX0974 and is subject to change with notice. This document does not supplement or replace the Policy.

## Look a Vacation Through Platinum Destinations® Vacations

For a world of travel adventure, look to Platinum Destinations® Vacations. The twelve partners will help you create one-of-a-kind, personalized vacations. Whether your ideal travel experience is a family get together or a romantic getaway, laid-back beach bumming or non-stop adventure—look to these travel specialists to create the vacation of a lifetime, and earn up to 25,000 Membership Rewards® bonus points.

Program terms and conditions apply. For full program information, visit  
[americanexpress.com/platinum](http://americanexpress.com/platinum)

(CE 109029)

## Chopard

A family-owned, prestigious manufacturer of Swiss timepieces and jewelry renowned for remarkable quality, creativity and a successful blend of innovative design.

As a Platinum Card® member, you can redeem points for this Chopard reward.

Visit  
[americanexpress.com/rewards](http://americanexpress.com/rewards) for details on the Membership Rewards program. For a look at First Collection™, visit [firstcollection.com](http://firstcollection.com)

(CE 109030)

Terms and conditions for the Membership Rewards® program apply. Visit [americanexpress.com/rewards](http://americanexpress.com/rewards) for more information. Participating partners and available rewards are subject to change without notice.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

## Join Exclusive Resorts® Now and Save Up to \$10,000

Join Exclusive Resorts using your Platinum Card® from American Express and you can save up to \$10,000. Make your next vacation--and every one after that--better as you enjoy access to hundreds of multi-million dollar private homes in dozens of beach, mountain, metropolitan and leisure destinations worldwide, all with the service and amenities of luxury resorts.



To find out more about Exclusive Resorts and receive a free Effortless Vacation DVD, call 1-866-884-3457 or visit [exclusiveresorts.com/platinum1](http://exclusiveresorts.com/platinum1)

(CE 109014)

Terms and conditions apply.

## You Can Help End Childhood Hunger in America!

In support of Share Our Strength on their ongoing effort to end childhood hunger, The Capital Grille is mixing a martini unlike any other. The Carolina Blue Martini is made with Ciroc Vodka, Crème de Mure and fresh berries served with an exquisite Blue Topaz & Diamond Caviar™ Rope Bracelet from acclaimed designer Steven Lagos. A martini is priced at \$1,000, and \$500 from each martini sale will be donated to Share our Strength. Please join us in this most elegant way to support a most worthy cause.

\$1,000 is inclusive of all applicable taxes, purchase is not tax-deductible. For more information on Share Our Strength, a national non-profit organization, visit [strength.org](http://strength.org). Must be at least 21 years of age to consume alcohol.



To find The Capital Grille nearest you, please visit [capitalgrille.com](http://capitalgrille.com)

(CE 108980)

## Stay at a Marriott Resort and Get Up to \$250 to Spend!

Treat yourself to a premium room with a beautiful view of sun-swept beaches, breathtaking desert oases or a signature golf course. When you book a premium room at a participating Marriott and Renaissance Resorts and pay with your American Express® Card, you will receive an American Express branded reward card valued at \$50 for each night you stay--up to a total of five nights.

You must book a premium room and pay with your American Express Card to qualify. Offer valid for reservations booked through September 30, 2007 with travel by December 30, 2007. Offer valid on Promotion code AX6 only. Offer valid for a limited number of rooms. Offer not applicable to groups of ten or more. Other restrictions, including blackout dates may apply. Day of week availability may vary by hotel. Reward card terms and conditions apply.



Visit [Marriott.com/amexresorts](http://Marriott.com/amexresorts) or call 1-877-MARRIOTT, (627-7468) to book your resort package today!

Use Promotion code AX6.

(CE 109036)

## Taste. Sample. Explore. Where to Next

Taste, sample and explore everything a destination has to offer and make your next vacation truly memorable. Explore an online listing of exclusive Cardmember offers to featured destinations and find out what you simply can't miss. Discover some of the best in dining, shopping and entertainment, and locate those hidden gems that make a location truly unique.



Visit [amexnetwork.com/wheretogo1](http://amexnetwork.com/wheretogo1)

(CE 109025)

## The Purchase Protection Plan

The cat knocked over the brand new vase--good thing you bought it with your Card. The Purchase Protection Plan will repair, replace, or reimburse the amount you charge to the Card for covered items, up to \$10,000 per Occurrence, if they are accidentally damaged, stolen or lost within 90 days from the date of purchase.



For more information, visit us online at [americanexpress.com/pp](http://americanexpress.com/pp)

(CE 109083)

Purchase Protection Plan is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, and exclusions of Policy AX0951 and is subject to change with notice. This document does not supplement or replace the Policy.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



at 05/31/07, when charges due are paid in full and all accounts are in good standing.

Card For  
**JANE HALBRITTER**  
**STONEHEDGE HEALTH**

Account Number  
**3727-150517-31001**

Closing Date  
**06/24/07**

Page 1 of 6

Previous Balance \$      Payment Activity \$      New Activity \$ Inc. Adjustments      Credit Balance \$

**Payment Not Required**

Please refer to page 2 for important information regarding your account

An existing Credit Balance on your Due in Full account will be applied to your Flexible Minimum Amount Due. Any remaining Credit Balance can be applied to your Flexible Payment Option Account (Sign & Travel and/or Extended Payment Option) Balance, against future charges or you may request a refund.

To manage your Account online or to pay your bill, please visit us at [open.americanexpress.com](http://open.americanexpress.com). For additional contact information, please see the reverse side of this page.

**New Domestic Companion Airfare Program**

Traveling with a companion just got easier and more affordable--four times each year! Receive a complimentary airfare when you bring a business associate, friend or family member on your next trip. Purchase a coach airfare for yourself for \$299 or more for travel within the 48 states, and receive a complimentary airfare--four times a year. You can also use your companion airfare for flights to Honolulu, Hawaii and Anchorage, Alaska if the flight costs \$899 or more.

To book travel, call 1-866-241-3477. Terms and conditions apply.

Activity	Indicates posting date	Amount \$
05/30/07*	ELECTRONIC PAYMENT RECEIVED-THANK	
<b>Due in Full Activity for JANE HALBRITTER</b>		
XXX-XXXXX7-31001		
05/24/07*	5% OPEN Savings at FedEx	
	FEDEX #853226970734 \$100.00 05/18/07	
05/24/07*	5% OPEN Savings at FedEx	
	FEDEX #859242106279 \$100.00 05/18/07	
05/25/07*	5% OPEN Savings at FedEx	
	FEDEX #854005947474 \$100.00 05/21/07	
05/28/07*	5% OPEN Savings at FedEx	
	FEDEX #860045506921 \$100.00 05/24/07	
06/07/07*	5% OPEN Savings at FedEx	
	FEDEX #859760980721 \$100.00 05/29/07	

*Con  
FOL 64804  
transfer*

REDACTED

**Payment Coupon**

Account Number  
**3727-150517-31001**

**Payment Not Required**

Continued on Page 3

To Pay by Computer, visit [open.americanexpress.com](http://open.americanexpress.com). To Pay by Phone, call 1-800-472-9297.

Please enter account number on all checks and correspondence.

Make check payable to American Express.

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features

**Total Amount Due**

JANE HALBRITTER  
STONEHEDGE HEALTH  
8231 BAY COLONY DR  
NAPLES FL 34108-7794

|||||

|||||  
AMERICAN EXPRESS  
PO BOX 360001  
FT LAUDERDALE FL 33336-0001

|||||

0000372715051731001 100197684000000000 20 H

**Payments:** Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US. Unless you are paying by computer or by phone, please submit your payment in the enclosed envelope with the payment coupon and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at our discretion and any representations, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentation, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay by Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay by Computer, please visit us at [www.americanexpress.com](http://www.americanexpress.com). **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement or click on the Customer Service link online. Outside the U.S., call collect or contact the nearest American Express Travel Service Office or other local American Express office.

**Finance Charges:** **Average Daily Balance Method for Calculation of Finance Charges:** We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for each feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this statement the next Closing Date, then you will avoid additional Finance Charges on features included in this New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations used by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. **This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges.** The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates which establishments use. **In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. **What We Need From You When You Have Billing Inquiry:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the problem and explain why you believe there is an error. If you need more information, describe the item you are unsure about. While we are investigating the amount in question, you are still obligated to pay the parts of your bill that are not in question. Please retain any receipts pertinent to your claim. **In Case of Errors or Questions About Your Electronic Payments:** Please contact us by visiting us online at [open.americanexpress.com](http://open.americanexpress.com), or you can call us at 1-800-IPAY-AXP. Pay by Phone and Pay by Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. **When contacting us:** 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of. Please explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, no payment is required. You may make charges against the credit balance or request a refund. Requests for refunds should be made by writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. **Creditor:** American Express Bank, FSB. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
1-800-472-9297

Customer Service  
1-800-492-8468  
24 hours/7 days

Express Cash  
1-800-CASH-NOW

Lost or Stolen Card  
1-800-492-3344

International Collect  
1-623-492-7719

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-9950  
FAX: 1-800-695-9090  
In NY: 1-800-522-1897

Large Print and Braille  
Statements  
1-800-492-8468

Extended Payment  
Option/Select and Pay  
Option Customer  
Service  
1-800-403-1288



[americanexpress.com](http://americanexpress.com)

Customer Service  
P.O. Box 981535  
El Paso, TX  
79998-1535

Express Cash  
P.O. Box 981531  
El Paso, TX  
79998-1531

Payments  
PO BOX 360001  
FT LAUDERDALE  
FL  
33336-0001

Change of Address  
Direct on front  
of use

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

State

Code

Code and  
e Phone

Code and  
Phone

if (optional)

Please provide your  
e-mail address to  
receive important  
account updates and  
exclusive Cardmember  
offers and benefits

You may visit the American Express Privacy Statement at  
[www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences.



Prepared For Case 1:07-cv-03848-WHP Document 26-9 Filed 01/18/2008 Page 3 of 6  
JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number  
XXXX-XXXXX7-31001

Closing Date  
06/24/07

Page 3 of 6  
Page 41 of 52

Line in Full continued

Amount \$

Date	Description	Amount
06/12/07*	5% OPEN Savings at FedEx FEDEX #853245501235 \$40.45 06/06/07	
06/12/07*	5% OPEN Savings at FedEx FEDEX #860045507321 \$40.00 06/06/07	
06/12/07*	5% OPEN Savings at FedEx FEDEX #853245501084 \$85.85 06/06/07	
06/19/07*	5% OPEN Savings at FedEx FEDEX #792360503691 \$40.45 06/13/07	
06/22/07*	5% OPEN Savings at FedEx FEDEX #858359789240 \$80.00 06/18/07	
06/22/07*	5% OPEN Savings at FedEx FEDEX #858359789230 \$80.00 06/18/07	
06/24/07*	5% OPEN Savings at FedEx FEDEX #858359789251 \$40.00 06/18/07	
06/24/07*	5% OPEN Savings at FedEx FEDEX #861913022194 \$80.00 06/18/07	
05/21/07	FEDEX #854005947474 ROME NY 77002 TO: S TX COLLER OF LAW/W MORROW TX FROM: JEN HAIBITTHER 13440 001 PRIORITY LTR 1LB AWB854005947474 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 4005947474	
05/07	FEDEX #860045506921 NAPLES FL 02139 TO: - MA FROM: BABARA WATERS 34108 001 PRIORITY BOX 6LB AWB860045506921 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 0045506921	
05/29/07	FEDEX #859760980721 NAPLES FL 13440 TO: CITY HALL NY FROM: J HALBRITTIER 13440 001 PRIORITY LTR 1LB AWB859760980721 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 9760980721	
05/31/07	AMAZON.COM AMZN.COM/BILL WA 98101 AMAZON.COM MERCHANDISE ROC No. 0035478898	
06/01/07	FEDEX #791698158085 NAPLES FL 02139 TO: Jane Halbritter MA FROM: Matt Corio 34103 001 FIRST PKG 2LB AWB791698158085 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 1698158085	
06/05/07	NYSTA - E-ZPASS -NY STATEN ISLAND NY 150683653 Description FOR BILLING QUESTIO ACCT 7709023 B	

REDACTED

Continued on reverse

## Due in Full continued

Amount \$

06/06/07 FEDEX #853245501084 NAPLES FL  
21202  
TO: - MD  
FROM: J HALBRETTE 34108  
001 PRIORITY LTR 1LB AWP853245501084  
FEDEX CUSTOMER SERVICE #1-800-622-1147  
ROC No. 3245501084

06/06/07 FEDEX #853245501235 NAPLES FL  
13440  
TO: - NY  
FROM: ANGELA NANDREHOOF 34108  
001 PRIORITY PKG 10LB AWP853245501235  
FEDEX CUSTOMER SERVICE #1-800-622-1147  
ROC No. 3245501235

06/06/07 FEDEX #860045507321 NAPLES FL  
13440  
TO: - NY  
FROM: BRIGHTON AT BAY COLONY 34108  
001 STANDARD BOX 4LB AWP860045507321  
FEDEX CUSTOMER SERVICE #1-800-622-1147  
ROC No. 0045507321

06/13/07 FEDEX #792360503691 NAPLES FL  
02139  
TO: Jane Halbritter MA  
FROM: Matt Corio 34103  
001 PRIORITY PKG 1LB AWP792360503691  
FEDEX CUSTOMER SERVICE #1-800-622-1147  
ROC No. 2360503691

06/15/07 SITE GENIE, LLC 0000 ROCHESTER MN  
507-535-7550

06/18/07 FEDEX #858359789240 NAPLES FL  
20036  
TO: - DC  
FROM: JANE HALBRITTON 34108  
001 PRIORITY LTR 1LB AWP858359789240  
FEDEX CUSTOMER SERVICE #1-800-622-1147  
ROC No. 8359789240

06/18/07 FEDEX #858359789230 NAPLES FL  
13502  
TO: HARB COLLEY NY  
FROM: HALBRITTER, JANE 34108  
001 PRIORITY LTR 1LB AWP858359789230  
FEDEX CUSTOMER SERVICE #1-800-622-1147  
ROC No. 8359789230

06/18/07 FEDEX #861913022194 NAPLES FL  
13440  
TO: JANE HALBRITTER NY  
FROM: HALBRITTER, JANE 34108  
001 2DAY BOX 4LB AWP861913022194  
FEDEX CUSTOMER SERVICE #1-800-622-1147  
ROC No. 1913022194

06/18/07 FEDEX #858359789251 NAPLES FL  
13669  
TO: - NY  
FROM: JANE HALBRITTON 34108  
001 PRIORITY LTR 1LB AWP858359789251  
FEDEX CUSTOMER SERVICE #1-800-622-1147  
ROC No. 8359789251

REDACTED

Total Due in Full Activity



Total Savings to Date For This Account	Savings Since Jan 2007	Savings This Period Through Jun 24
\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2007
FEDEX - Ground, Express and international shipments	Ongoing				
HERTZ - Car rentals	Ongoing				
COURTYARD BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
DELTA - Flight purchases	Ongoing				
AIRFIELD INN BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
FEDEX KINKO'S OFFICE AND PRINT CENTERS - Document solutions and business services	Ongoing				
DATAWAY - Desktop and notebook PCs, servers, storage solutions, and more	Ongoing				
HYATT - Hotels and resorts in the U.S.	Ongoing				
NETBLUE - Flight purchases	Ongoing				
RUBY TUESDAY - Casual dining	Ongoing				
SYMANTEC - Security and Back-up software including Norton(TM) products	Ongoing				
SPRINGHILL SUITES BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
VINGATE BY WYNDHAM - Hotels in the U.S.	Ongoing				
0-FLOWERS.COM - Flowers and gifts	Ongoing				

REDACTED

Totals

#### Other Ways To Save!

#### Did You Know? You Can Use Your Business Card at -



GoDaddy.com allows you to create a web presence for your business, sell your products online, attract more visitors to your site, and market to your best customers with e-mail while securing their transactions with an SSL Certificate. All at prices up to 70% below their competitors.

(CE 108900)

GoDaddy.com:  
godaddy.com/AmexOPEN



Orkin Commercial Services serves approximately 1.7 million residential and business customers from its 400 locations in the U.S. and Canada. Call for a free, on-site consultation.

Orkin Commercial  
Services:  
orkincommercial.com or  
call 1-800-ORKIN-NOW



Avaya supplies phone systems for more than 90% of Fortune 500 companies and offers simple, secure online account management to their customers through Avaya Global eBill, a free service that makes it easier than ever for customers to manage their accounts.

Avaya: avaya.com/ebill

#### Great New Places to Use Your Business Card



Coke Solutions provides independent restaurant owners with business building ideas, industry insights, customized promotions and more.

(CE 108904)

Coke Solutions:  
cokesolutions.com



Triad Freightliner of Greensboro is one of the largest class-8 truck dealerships in NC. Conveniently located off I-40 at exit 211 in Greensboro.

Triad Freightliner of  
Greensboro:  
triadfreightliner.com or  
call 1-800-822-1750

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



## roducing FedEx Kinko's<sup>SM</sup> Direct Mail Services

Ex Kinko's.\*

FedEx Kinko's Office and Print Centers<sup>®</sup> can help design, print, fold, stuff, address and mail your custom communication pieces. Visit any of 1,200 FedEx Kinko's Office and Print Centers and outsource your business' direct mail campaign. Or, use the online tool to prepare direct mail pieces at your office or home. And, as always, you can save 5% at FedEx Kinko's when you pay with your American Express<sup>®</sup> Business Card.

Payment must be made with the Business Card. Valid at all channels through which FedEx Kinko's accepts the Business Card in the U.S., except [officeproducts.fedexkinkos.com](http://officeproducts.fedexkinkos.com). Maximum annual savings is \$1,000 per Card account.

Go to [fedexkinkos.com](http://fedexkinkos.com) to create and send a professional direct mail piece with FedEx Kinko's Direct Mail Services.

(CE 109045)

## in Exclusive Resorts Now and Save Up to \$10,000



Join Exclusive Resorts using your Business Platinum Card<sup>®</sup> and you can save up to \$10,000. Make your next vacation--and every one after that--better as you enjoy access to hundreds of multi-million dollar private homes in dozens of beach, mountain, metropolitan and leisure destinations worldwide, all with the service and amenities of luxury resorts.

To find out more about Exclusive Resorts and receive a free Effortless Vacation DVD, call 1-866-450-1658 or visit [exclusiveresorts.com/platinum2](http://exclusiveresorts.com/platinum2)

(CE 109044)

Terms and conditions apply.

## merican Express<sup>®</sup> Gift Cards for Rewards and Incentives!



The American Express Gift Card can be a perfect solution for your business, helping you to acquire customers, build loyalty and reward employees. Use Gift Cards as incentives, performance awards, customer promotions, or just to say thank you. And now every Gift Card includes special offers from participating retailers and restaurants nationwide and can be used at millions of places.

Visit [americanexpress.com/corporalliances](http://americanexpress.com/corporalliances)

(CE 109050)

Terms and conditions apply to Gift Cards. For U.S., use only at merchants that accept American Express. Usage restrictions and guidelines apply. Review terms of merchant offers at [americanexpress.com/specialoffers](http://americanexpress.com/specialoffers)

## Travel Medical Protection - Travel with Peace of Mind



Travel Medical Protection, offered exclusively to American Express<sup>®</sup> Business Cardmembers, provides insurance coverage for up to \$100,000 for eligible expenses related to evacuations and medical and dental emergencies, while on a Covered Trip traveling anywhere in the world, when more than 150 mile radius from Your Permanent Residence for up to 45\* days whether driving, flying on a Scheduled Airline or taking the railroad.

Travel Medical Protection is underwritten by AMEX Assurance Company, Administrative office, De Pere, Wisconsin. Coverage is subject to the terms, conditions, and exclusions of Master Policies: (varies per state) AX0950, AX0916, AX0124 or Policy Form Number TMP-IND and is subject to change with notice. \*In most states.

There are some things you can't pack in a suitcase, like adequate insurance. So, travel with peace of mind! To learn more about the coverage or how You can enroll yourself and your loved ones, call 1-800-618-8302 and mention RSVP code 4ZS. (CE 109049)

s are made only to Cardmembers who meet certain qualifying criteria. By responding you will be losing to the merchant that you meet these criteria.



Platinum Card®  
Statement of Account

586,521

Membership Rewards®  
Points Available

at 07/09/07, when charges due are paid in full and all accounts are in good standing.

Prepared For  
JANE HALBRITTER

Account Number  
3717-577374-21004

Closing Date  
07/09/07

Page 1 of 12

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$

Please Pay By  
07/24/07

Please refer to page 7  
for important information  
regarding your account

To manage your Card account online or to pay your bill, please visit us at [www.americanexpress.com](http://www.americanexpress.com).  
For additional contact information, please see the reverse side of this page.



Double Your Rewards

Redeem Membership Rewards® points for a Neiman Marcus gift card to discover luxury merchandise and exceptional service. Also, double your rewards and enroll your Platinum Card® with Neiman Marcus to earn points in the InCircle® program as well as the Membership Rewards program. Reach InCircle status at 5,000 points and receive valuable benefits, including access to special events and publications. Redeem InCircle points for luxurious travel, exclusive merchandise, and once-in-a-lifetime experiences.  
Program terms and conditions apply. For full program information, visit [www.americanexpress.com/platinum](http://www.americanexpress.com/platinum). To enroll in the InCircle program, or for more information, call 1-888-InCircle (462-4725).

Activity	Amount \$
06/21/07* PHONE PAYMENT RECEIVED-THANK YOU	
<b>Due in Full Activity for JANE HALBRITTER</b> Card XXXX-XXXX-21004	Amount \$
06/12/07* Dispute - BEN FRANKLIN PLUMBING	
06/08/07 PRICE CHOPPER #206 ROME NY SUPERMARKET	
06/10/07 ORIGINAL GRIMALDI'S UTICA NY RESTAURANT FOOD TIP	
06/11/07 TIME WARNER CABLE 800-8CABLE6 NY CABLE ROC No: 0042472397	

REDACTED

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon

Account Number  
3717-577374-21004

Please Pay By:  
07/24/07

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

Total Amount Due

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.

☐

Mail Payment to:

AMERICAN EXPRESS  
P.O. BOX 2855  
NEW YORK NY 10116-2855

0000371757737421004 003521463003521463 08 4

**Payments:** Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial institution you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next business day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments and credits to your Account in any order and in any manner determined by us in our sole discretion. **Finance Charges:** Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC): We use the ADB method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the daily periodic rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing cycle, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the feature. This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. **This method of calculating the ADB and FC results in daily compounding of FC. Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your card must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you are not in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the card or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **New York residents:** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
1-800-472-9297

Customer Service and  
Lost or Stolen Card  
1-800-525-3355  
24 hours/7 days

Car Rental Loss and  
Damage Insurance  
1-800-338-1670

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-9950  
FAX: 1-800-695-9090  
In NY: 1-800-522-1897

Large Print and Braille  
Statements  
1-800-525-3355

Travel Emergency and  
Worldwide Personal  
Assistance and Fine  
Dining  
1-800-345-AMEX

Platinum Card Travel  
Service and Fine Hotels,  
Resorts & Spas  
1-800-443-7672

By Invitation Only  
1-800-321-RSVP



[americanexpress.com](http://americanexpress.com)

Customer Service  
P.O. Box 981535  
El Paso, TX  
79998-1535

Express Cash  
P.O. Box 981531  
El Paso, TX  
79998-1531

Payments  
P.O. BOX 2855  
NEW YORK NY  
10116-2855

Change of Address  
Direct on front  
of card

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

State

Code

Code and Phone

Code and Phone

Cell (optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences.



Prepared For  
JANE HALBRITTER

Account Number  
XXXX-XXXXX4-21004

Closing Date  
07/09/07

Case 1:07-cv-03848-WHP Document 26-9 Filed 01/18/2008 Page 3 of 12 Page 47 of 52

Due in Full continued

Amount \$

06/13/07	H&M #11 0011	NEW HARTFORD	NY
	3157970387		
	Description		
	APPAREL/ACCESS		
06/13/07	MACY'S 208 UTICA	NEW HARTFORD	NY
	NEOTRADITIONAL SLEEPWEA		
06/13/07	BED BATH & BEYOND 51	NEW HARTFORD	NY
	MISC HOME FURNISHINGS		
06/13/07	BED BATH & BEYOND 51	NEW HARTFORD	NY
	MISC HOME FURNISHINGS		
06/13/07	EXPRESS	NEW HARTFORD	NY
	EXPRESS APPAREL		
	ROC No. 0020003296		
06/13/07	JCPENNEY STORE 1445	NEW HARTFORD	NY
	MISSES SLEEPWEAR		
06/13/07	NEW YORK & COM	NEW HARTFORD	NY
	WOMANS APPAREL		
	ROC No. 0020000261		
06/13/07	TJ MAXX #865 0000008	NEW HARTFORD	NY
	5083904745		
06/13/07	ECKERD DRUG #5784	ROME	NY
	3153395290		
06/14/07	MARSHALLS #251 00000	ROME	NY
	5083904745		
06/14/07	HARRINGTON'S NORTH	PNAPLES	FL
	239-591-0969		
06/14/07	RUE 21 464 343	ROME	NY
	3153363282		
	Description		
	APPAREL/ACCESS		
06/15/07	CACHE #255	SYRACUSE	NY
	9999999999		
06/15/07	ANN TAYLOR STR: 0338	SYRACUSE	NY
	WOMANS APPAREL/ACC		
06/15/07	LORD AND TAYLOR	SYRACUSE	NY
	APPAREL ACCS		
	ROC No. 0700650339		
06/15/07	EXXONMOBIL	PORT BYRON	NY
	AUTO FUEL DISPENSER		
	Description		
	GAS/SERVICES		
06/15/07	HOYT CAROUSEL MALL 1	SYRACUSE	NY
	865-925-9483		
06/16/07	SIRIUS RADIO	888-539-7474	NY
	SAT RADIO		
	ROC No. 0044900492		
06/16/07	RITE AID 0609 RITE AROM		NY
	DRUG STORE/PHARMACY		
06/16/07	ECKERD DRUG #5784	ROME	NY
	3153395290		
06/16/07	PRICE CHOPPER #206	ROME	NY
	SUPERMARKET		
06/17/07	RITE AID 0609 RITE AROM		NY
	DRUG STORE/PHARMACY		

REDACTED

Continued on reverse

Due in Full continued

Amount \$

6/17/07	YORK LIQUORS LIQUOR STORE	ROME	NY
6/17/07	ECKERD DRUG #5784 3153395290	ROME	NY
6/18/07	WAL-MART 2234 GENERAL MERCHANDISE	ROME	NY
6/18/07	SUNOCO 0723331501 SUNOCO 0035116 017027695	LAKE KATRINE	NY
3/19/07	SALON AKS 0000 BEAUTY/BARBER SHOP Description BARBER AND BEA	NEW YORK	NY
3/19/07	SAKS FIFTH AVE -001 VUITTON HARD SIDED LUGG Description TTON HARD SIDED ROC No. 0015033046	NEW YORK	NY
3/19/07	SAKS FIFTH AVE -001 2ND FL REST. FOOD SALES Description S ROC No. 0015710042	NEW YORK	NY
3/19/07	SAKS FIFTH AVE -001 SHEATH Description ATH SSES ROC No. 0010423566	NEW YORK	NY
3/19/07	SAKS FIFTH AVE -001 DUSAN KNITWEAR RTW Description D RANGE COLLECT ROC No. 0011502395	NEW YORK	NY
3/20/07	WALDORF ASTORIA GAR# 2128724640 Description PARKING LOT/GARAGE	NEW YORK	NY
3/20/07	EXXONMOBIL AUTO FUEL DISPENSER Description GAS/SERVICES	LITTLE FALLS	NY
3/21/07	WALDORF ASTORIA HILT Arrival Date 06/18/07 00000000	NEW YORK	NY
3/21/07	PRICE CHOPPER #206 SUPERMARKET	ROME	NY
3/22/07	HESS 32372 0000000000 3153364035	ROME	NY
3/23/07	Verizon Wrls 29675-0 94102 TELECOMMUNICATION EQUIPMENT AND TELEPHON ROC No. 78976586	San Francisco	CA
3/23/07	Verizon Wrls 29675-0 94102 TELECOMMUNICATION EQUIPMENT AND TELEPHON ROC No. 78976587	San Francisco	CA

*NY City*

REDACTED

*STH*





Due in Full continued

Amount \$

06/23/07 CHRISTIAN DIOR 31098COSTA MESA CA  
7145494700  
Description Price  
WOMEN'S READY-TO-WE

06/23/07 CHRISTIAN DIOR 31101SAN FRANCISCO CA  
2122234646  
Description Price  
WOMEN'S READY-TO-WE

06/24/07 CAMPTON PLACE,SF,A TSAN FRANCISCO CA  
Arrival Date Departure Date No of Nights  
06/23/07 06/24/07 1  
00000000  
LODGING

06/24/07 CAMPTON PLACE,SF,A TSAN FRANCISCO CA  
Arrival Date Departure Date No of Nights  
06/23/07 06/24/07 1  
00000000  
LODGING

06/25/07 DEAN & DELUCA 000000ST HELENA CA  
7079679980  
Description  
GENERAL MERCHANDISE

06/25/07 DEAN & DELUCA 000000ST HELENA CA  
7079679980  
Description  
GENERAL MERCHANDISE

06/25/07 FOOT CANDY ST. HELENA CA  
SHOE STORES  
ROC No. 0000RC0000

06/26/07 SPA DU SOLEIL & GIFTRUTHERFORD CA  
RETAIL  
ROC No. 0016850393

06/26/07 SPA DU SOLEIL & GIFTRUTHERFORD CA  
RETAIL  
ROC No. 0016850394

06/27/07 HOTEL DU SOLEIL RUTHERFORD CA  
Arrival Date Departure Date  
06/24/07 06/27/07  
00000000

06/27/07 HOTEL DU SOLEIL RUTHERFORD CA  
Arrival Date Departure Date  
06/24/07 06/27/07  
00000000

06/27/07 SHELL OIL HAWTHORNE NV  
93004061952179875053870  
ROC No. 0725580ISL

06/28/07 SHOE IN 800000896624LAS VEGAS NV  
7027702540  
Description Price  
SHOE STORE

06/28/07 LOUIS VUITTON # 111 LAS VEGAS NV  
RETAIL  
LLSMON001M41400SIRIUSMONO70100  
FCGMON001M42228TROUVILLEMONO100  
LSPVVN001J52312BANDOULIEREREGLVN  
LOTLOM001M65380PTECLESPASTMULTCHA  
ROC No. 0000303162

*California*

REDACTED

128/07	CHANEL #23 0023 LAS VEGAS NV WOMEN'S CLOTHING Description WOMENS ACC S	
129/07	MAXMARA - LAS VEGAS LAS VEGAS NV 03 CLOTHING ROC No. 0000009237	
129/07	MAXMARA - LAS VEGAS LAS VEGAS NV 03 CLOTHING ROC No. 0000009239	
129/07	JIMMY CHOO - LV2 LAS VEGAS NV RETAIL FSH65JCL063HUMIDSATBLACK37 ROC No. 0000105508	
29/07	MAC @ FORUM SHOPS #6LAS VEGAS NV 9999999999	
30/07	MGM ROBUCHON-MANSIONLAS VEGAS NV 7028911111	
01/07	WYNN LAS VEGAS HOTELLAS VEGAS NV Arrival Date Departure Date 06/27/07 07/01/07 00000000 LODGING	
01/07	WYNN LAS VEGAS HOTELLAS VEGAS NV Arrival Date Departure Date 06/27/07 07/01/07 00000000 LODGING	
03/07	BARNES & NOBLE 2908 WESTBURY NY BOOK STORE	
03/07	A EAGLE OUTFTR008714SYRACUSE NY 412-776-4857	
03/07	VERIZON WRLS D0148-0SYRACUSE NY 13290 TELECOMMUNICATION EQUIPMENT AND TELEPHON ROC No. 71153443	
03/07	VERIZON WRLS D0148-0SYRACUSE NY 13290 TELECOMMUNICATION EQUIPMENT AND TELEPHON ROC No. 71153444	
03/07	BABIES 'R' US SYRACUSE NY BABY & TODDLER PRODUCTS ROC No. 9291011338	
03/07	BANANA REPUBLIC #816SYRACUSE NY MEN'S/WOMEN'S CLOTHNG	
03/07	AT&T YS30 7606 654 SYRACUSE NY 8003310500 Description TELEPHONE SERV	
03/07	H&M #7 0007 SYRACUSE NY 3154728770 Description APPAREL/ACCESS	
03/07	#265 FORT STANWIX ROME NY 3153370397 Description Price GENERAL MERCHANDISE	

REDACTED



**Due in Full continued** Amount \$

07/07/07	#265 FORT STANWIX ROME NY	
	3153370397	
	Description Price	
	GENERAL MERCHANDISE	
07/06/07	RAYMOUR & FLANIGAN 0YORKVILLE NY	
	3157684100	
	Description	
	FURNITURE,HOME	
07/06/07	TJ MAXX #865 0000008NEW HARTFORD NY	
	5083904745	
07/06/07	PIER 1 012187NEW HARTFORD NY	
	800-2454595	
07/07/07	TARGET 1492 1492 NEW HARTFORD NY	
	DISCOUNT STORE	
07/07/07	PRICE CHOPPER #206 ROME NY	
	SUPERMARKET	

REDACTED

**Total Due in Full Activity**

**Important Notice**

**Information on Flexible Payment Features**

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Cash Advance & Travel®, the APR is 18.24%, the DPR is 0.0500%

Please refer to page 2 for further important information regarding your account

